Cycle Date: March-2021
Run Date: 06/07/2021
Interval: Annual

Non-Validated

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

 Count of CU :
 94

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District:

N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

For Charters IMA			Summary Financial In	formatio	n					
Description NA	Return to cover									
Count of CUI Peer Group: All State > 'MO' Type Included: Federally Insured State Credit Count of CUI Peer Group: All State > 'MO' Type Included: Federally Insured State Credit Count of CUI Peer Group: All State > 'MO' Type Included: Federally Insured State Credit Count of CUI Peer Group: All Count o	06/07/2021		Count of CU :	94						
Dec-2017 Dec-2017 Dec-2018 N. Chg Dec-2020 N. Chg Dec-2020 N. Chg Mar-2021 N. Chg Ma	CU Name: N/A		Asset Range :	N/A						
Dec-2017 Dec-2018 % Chg	Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Include	ed: Fede	rally Insured State Cre	dit
SSETES Annount		Count	of CU in Peer Group :	N/A						
SSETES Annount										
Cash & Equivalenter 91.518.3221 2681140194 2.487.384.684 7.2 2.2469.325.44 0.3 0.4 0.010.0980 15		Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
COTAL NOVESTMENTS 2,681 4,094 2,467,384,684 72 2,469,345,545 0,0 3,480,297 699 40,0 4,001,029,089 15 10,003,1142 0,5 8,884,712 13.	ASSETS:	Amount	Amount		Amount		<u>Amount</u>		Amount	
Common	Cash & Equivalents	915,153,222	858,012,984	-6.2	1,150,566,834	34.1	2,315,065,382	101.2	3,143,899,851	35.8
Real Estate Loans 3,665,500,835 3,876,339,781 8,8 4,384,497,649 10,2 5,047,527,686 15,1 5,101,016,581 1,1 Lineacureal Loans 8,583,07,592 8,683,334,581 4,1 4,1 5,008,033,34 18,1 5,097,47,122 2,0 5,094,582,293 2,0 TOTAL LOANS 9,055,891,340 9,055,891,340 9,055,891,340 9,055,891,340 10,025,914,266 6,0 11,375,479,018 11,144,114,114,114,114,114,114,114,114	TOTAL INVESTMENTS	2,681,410,844	2,487,384,854	-7.2	2,486,342,544	0.0	3,480,297,690	40.0	4,001,028,980	15.0
Unsecured Loans	Loans Held for Sale	46,919,709	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.5	88,845,472	-13.8
Unsecured Loans										
Other Lonns	Real Estate Loans	3,665,500,835	3,979,839,781	8.6	4,384,497,649	10.2	5,047,527,668	15.1	5,101,016,551	1.1
TOTAL LOANS	Unsecured Loans	858,307,592	893,334,581	4.1	909,803,034	1.8	929,747,122	2.2	909,485,292	-2.2
Allowance for Loans & Leases Cases or Allowance for Credit Classes on Loans & Leases (79,779,017) (82,092,040) 2.9 (74,050,029) 9.8 (89,824,348) 2.13 (89,801,541) 0.1		4,532,082,913	4,966,759,526	9.6	5,228,213,613	5.3	5,398,204,228	3.3	5,438,632,993	0.7
Credit Classes on Loans & Leases (79,779,017) (82,092,040) 2.9 (74,050,028) 9.8 (89,824,348) 2.1 3 (89,801,541) Classes on Loans & Leases 32,140,044 335,167,012 4.1 374,013,181 11.6 335,745,864 2.2 2.6 377,943,943 3.1 Classes on Loans & Leases 53,818,227 57,381,070 6.6 63,509,315 10.7 69,564,167 9.5 69,446,121 -0.2 -		9,055,891,340	9,839,933,888	8.7	10,522,514,296	6.9	11,375,479,018	8.1	11,449,134,836	0.6
Land And Building										
Other Fixed Assets	,				(, , ,				(, , ,	0.0
NCUSIF Deposet 109,855,275 114,718,810 4,4 120,763,133 5,3 141,228,983 16,9 141,690,727 0, 20,404,988 2,2 10,40 14,40 15	Ÿ .									-1.1
All Other Assets 381,134,606 380,442,285 -3.0 391,113,434 11.6 495,473,774 26.7 509,249,488 2.7										-0.2
Mathematics 13,486,488,239 13,995,164,58 3,9 15,108,176,015 8,0 18,724,061,712 21,0 19,692,838,877 7.		, ,	, ,							0.3
										2.8
Dividends Payable		13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	19,692,838,877	7.8
Notes & Interest Payable 370.972,153 435.951,925 17.5 432.644.879 -0.8 445.037,247 2.9 418.881.385 5.4 Accounts Payable & Other Liabilities* 229,198,273 164.036,519 -2.64 190.376,521 16.1 305.277,768 60.4 329,722,911 8.4 Uninsured Secondary Capital and										
Accounts Payable & Other Labilities* 229,198,273 164,036,519 28.4 190,378,521 16.1 305,277,786 60.4 329,722,911 8.	·									-43.5
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth* 0 500,000 NA 500,000 0, 550,000 0, 5		, ,	, ,		, ,		, ,			-5.9
Subordinated Debt Included in Net Worth [®] 2,269,797;210 2,431,572;10 7,1 2,649,925,821 9,0 3,565,896,438 34,6 4,029,658,881 13, Regular shartes 3,397,724,337 4,131,688,081 4,9 4,253,585,211 3,0 5,507,377,896 29,5 5,627,810,400 11,1 6,703,285,677 12,4 6,899,973,254 2,1 11,1 6,703,285,677 12,4 6,899,973,254 2,1 11,1 6,703,285,677 12,4 6,899,973,254 2,1 1,107,14,14,14,11 6,703,285,677 12,4 6,899,973,254 2,1 1,107,14,14,14,14,14,14,14,14,14,14,14,14,14,	,	229,198,273	164,036,519	-28.4	190,378,521	16.1	305,277,786	60.4	329,722,911	8.0
Share Drafts										
Regular shares & Deposits 5,277,041,924 5,365,233,059 17, 5,981,871,446 11.1 6,703,285,677 12.4 6,898,973,254 2, TOTAL SHARES & DEPOSITS 11.494,665,0471 11.928,408,350 3.9 12,865,382,478 7.9 15,776,500,000 22.6 17,194,442,535 9. TOTAL LIABILITIES /S 612,991,300 614,924,573 0.3 13,006,478,787 2,096,4 15,544,127,166 22.5 17,953,017,165 8. Regular Reserve 211,447,365 211,149,463 -0.1 211,007,646 0.0 211,172,500 0.0 211,135,434 0. Other Reserves 231,738,187 242,171,197 4.5 269,780,486 22.5 328,293,660 10.6 299,692,538 4. Regular Reserve 321,738,187 242,171,197 4.5 269,780,486 22.5 328,293,660 10.6 299,692,538 4. Regular Reserve 321,738,187 242,171,197 4.5 269,780,486 22.5 328,293,660 10.6 299,692,538 4. Regular Reserve 321,738,187 242,171,197 4.5 269,780,486 22.5 328,293,660 10.6 299,692,538 4. Regular Reserve 321,738,187 242,171,197 4.5 269,780,486 22.5 328,293,660 10.6 299,692,538 4. Regular Reserve 321,738,187 242,171,197 4.5 269,780,486 22.5 328,293,660 10.6 299,692,538 4. Regular Reserve 321,738,187 242,171,197 4.5 269,780,486 22.5 328,293,660 10.6 299,692,538 4. Regular Reserve 321,738,187 242,171,197 4.5 269,780,486 2. Regular Reserve 321,738,187 242,171,197 4.5 269,780,288 2. Regular Reserve 321,738,187 242,183,355 6.1 1,501,697,228 10.3 1,729,345,56 8.0 1,739,821,712 2. Regular Reserve 321,738,187 242,183,355 6.1 1,501,697,228 10.3 1,729,345,56 8.0 1,739,821,712 2. Regular Reserve 321,889,498,498 249,399,576,098 2. Regular Reserve 321,889,498,56 8. R		·							,	0.0
All Other Shares & Deposits 5.277.041,024 5.385.233.059 17 5.591.871.446 11.11 6.703.285.677 12.4 6.896.973.254 2.7 TOTAL SHARES & DEPOSITS 11.484.663.471 11.928.408.350 3.9 12.865.382.478 7.9 15.776.560.009 22.6 17.194.442.535 9. TOTAL LIABILITIES /S 612.991.300 614.924.573 0.3 13.500.478.787 2.096.4 15.541.27.166 22.5 17.953.017.165 8. Regular Reserve 211.447.356 211.149.463 -0.1 211.067.646 0.0 211.172.500 0.0 211.135.943 0.0 1211.067.646 0.0 211.172.500 0.0 211.135.943 0.0 121.067.646 0.0 211.172.500 0.0 211.135.943 0.0 121.067.646 0.0 211.172.500 0.0 211.135.943 0.0 121.067.646 0.0 211.172.500 0.0 211.135.943 0.0 120.00 0.0 211.135.943 0.0 120.00 0.0 211.135.943 0.0 120.00 0.0 211.135.943 0.0 120.00 0.0 0.0 211.135.943 0.0 120.00 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.										13.0
TOTAL LIABLITIES 1.1484.563.471 11,928.408.380 3.9 12,865.382.478 7.9 15,776.560.009 22.6 17,194.442.573 5.9 1.70TAL LIABLITIES 5 612.881.306 614.924.573 0.3 13,506.477.87 2,096.4 16,544.127.166 22.5 17,953.077.165 8.8 1.208.000 211,172.500 0.0 211,135.943 0.0					, , ,		. , ,		-, - ,,	13.8
TOTAL LIABILITIES 5										2.9
Regular Reserve						+				9.0
Other Reserves										8.5
Undivided Earnings					, ,					0.0
TOTAL EQUITY		, ,	, ,							-8.7
TOTAL LIABILITIES, SHARES, & EQUITY 13,466,498,239 13,995,516,458 3.9 15,108,176,015 8.0 18,274,061,712 21.0 19,692,838,877 7. NCOME & EXPENSE 401,339,528 450,307,958 12.2 502,294,791 11.5 519,062,885 3.3 127,827,827 -1. Investment Income* 54,780,096 65,265,196 19.1 76,801,932 17.7 66,878,692 -12.9 10,594,410 -36. Other Income* 278,240,106 299,576,098 7.7 312,500,523 4.3 360,122,977 15.2 98,344,311 19. Total Employee Compensation & Benefits* 264,309,396 290,288,984 9.8 306,462,354 5.6 335,727,716 9.5 86,769,819 3. NCUSIF Premiums Expense* 0 1,300 N/A 5,045 288.1 0 -100.0 1,084										3.2
NCOME & EXPENSE 401,339,528 450,307,958 12.2 502,294,791 11.5 519,062,885 3.3 127,827,827 -1.						+				
Loan Income*		13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	19,692,838,877	7.8
Investment Income*										
Other Income					, ,					
Total Employee Compensation & Benefits* 264,309,396 290,288,984 9.8 306,462,354 5.6 335,727,716 9.5 86,769,819 3.0 NCUSIF Premiums Expenses* 0 1,300 N/A 5,045 288.1 0 -100.0 1,084 N/A Non-interest Income & (Expense)* 263,880,478 288,729,525 9.4 313,095,909 8.4 334,061,762 6.7 84,339,816 1.0 Non-interest Income & (Expense)* -18,381,245 9,272,131 150.4 26,390,422 184.6 12,274,428 53.5 8,607,281 180.0 NCUSIF Stabilization Income* N/A N/A N/A N/A N/A N/A Provision for Loan/Lease Losses or Total Credit Loss 2,274,046 66,264,306 1.7 57,973,227 -12.5 59,161,317 2.0 8,413,535 -43.0 Cost of Funds* 64,596,504 86,045,038 33.2 121,095,816 40.7 108,386,953 -10.5 21,957,137 -19.0 NET INCOME (LOSS) EXCLUDING STABILIZATION 2,200,400,400 2,300,400,400 3,000,400										
NCUSIF Premiums Expense * 0										9.2
Total Other Operating Expenses* 263,880,478 288,729,525 9.4 313,095,909 8.4 334,061,762 6.7 84,339,816 1. Non-interest Income & (Expense)* -18,381,245 9,272,131 150.4 26,390,422 184.6 12,274,428 -53.5 8,607,281 180. NCUSIF Stabilization Income* N/A				_						
Non-interest Income & (Expense)*	·				· · · · · · · · · · · · · · · · · · ·				,	
NCUSIF Stabilization Income* N/A										
Provision for Loan/Lease Losses or Total Credit Loss 65,144,046 66,264,306 1.7 57,973,227 -12.5 59,161,317 2.0 8,413,535 -43.			, , ,			184.6				180.5
Expense* 65,144,046 66,264,306 1.7 57,973,227 -12.5 59,161,317 2.0 8,413,535 -43. Cost of Funds* 64,596,504 86,045,038 33.2 121,095,816 40.7 108,386,953 -10.5 21,957,137 -19. NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM** 58,048,061 93,093,530 60.4 N/A Net Income (Loss)* 58,048,061 93,093,530 60.4 119,355,317 28.2 121,001,234 1.4 43,892,438 45. TOTAL CU'S 103 99 -3.9 97 -2.0 94 -3.1 94 0.1 We Means the number is too large to display in the cell 9 9 -3.9 97 -2.0 94 -3.1 94 0.1 Prior to September 2010, this account was named NcUSIF Stabilization Expense. From December 2010 forward, NcUSIF Stabilization Income, if any, is excluded. Prior to September 2010, this account was named NcUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NcUSIF Stabilities.* December 2011 and forward includes "Non-Trading Derivative Liabilities."		N/A	N/A		N/A		N/A		N/A	
Cost of Funds* 64,596,504 86,045,038 33.2 121,095,816 40.7 108,386,953 -10.5 21,957,137 -19. NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM** 58,048,061 93,093,530 60.4 N/A NA Net Income (Loss)* 58,048,061 93,092,230 60.4 119,355,317 28.2 121,001,234 1.4 43,892,438 45. TOTAL CU'S 103 99 -3.9 97 -2.0 94 -3.1 94 0. Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell Prior to September 2010, this account was named NcUSIF Stabilization Expense. From December 2010 forward, NcUSIF Stabilization Income, if any, is excluded. Prior to September 2010, this account was named NcUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."		65 144 046	66 264 206	1 7	57 072 227	_12.5	50 161 217	20	Q 112 E2E	_12 1
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM '11 58,048,061 93,093,530 60.4 N/A N/A N/A Net Income (Loss)* 58,048,061 93,092,230 60.4 119,355,317 28.2 121,001,234 1.4 43,892,438 45. FOTAL CU's 103 99 -3.9 97 -2.0 94 -3.1 94 0. Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell Prior to September 2010, this account was named NcUSIF Stabilization Expense. From December 2010 forward, NcUSIF Stabilization Income, if any, is excluded. Prior to September 2010, this account was named NcUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."	•									
EXPENSE & NCUSIF PREMIUM ''1 58,048,061 93,093,530 60.4 N/A		04,590,504	60,043,030	33.2	121,095,610	40.7	100,300,933	-10.5	21,957,137	-19.0
Net Income (Loss)* 58,048,061 93,092,230 60.4 119,355,317 28.2 121,001,234 1.4 43,892,438 45. FOTAL CU'S	, , , , , , , , , , , , , , , , , , , ,	58 0/18 061	03 003 530	60.4	NI/A		NI/A		NI/A	
FOTAL CU'S 103 99 -3.9 97 -2.0 94 -3.1 94 0. Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell Prior to September 2010, this account was named NcUSIF Stabilization Expense. From December 2010 forward, NcUSIF Stabilization Income, if any, is excluded. Prior to September 2010, this account was named NcUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NcUSIF Premiums. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."						+				
Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell Prior to September 2010, this account was named NcUSIF Stabilization Expense. From December 2010 forward, NcUSIF Stabilization Income, if any, is excluded. Prior to September 2010, this account was named NcUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NcUSIF Premiums. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."										0.0
# Means the number is too large to display in the cell Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."			99	-3.9	97	-2.0	94	-3.1	94	0.0
Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."		auos are armuanzeu.								
Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."	0 . ,	N Refore NCLISIE Stabiliza	tion Evnense From Door	mher 2010	forward NCLISIE Stabiliza	ation Incom	ne if any is evaluded	I		
and NCUSIF Premiums. March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."										
March 2014 and forward includes "Non-Trading Derivative Liabilities." December 2011 and forward includes "Subordinated Debt Included in Net Worth."		Expenses i or Decemb	5.0 and lotward, tills		conporary corpora	00 olar				
December 2011 and forward includes "Subordinated Debt Included in Net Worth."		."								
Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.	⁴ December 2011 and forward includes "Subordinated Debt Included	n Net Worth."								
	⁵ Prior to 3/31/19, Total Liabilities did not include Total Shares and De	posits.							1. Summary	Financia

		Key R	otice ⁷						
Return to cover		For Charter :							
06/07/2021		Count of CU :							
	No Of One distinct								
Credit Union: N/A Peer Group Number: Custom	No Of Credit Unio	on In Peer Group :							
Peer Group Number: Custom		Asset Range :	N/A		Dec-2020			Mar-2021	
					Dec-2020			War-2021	
	D 0047	D 0040	D 0040	D 0000	DEED 4 **	D+	M 0004	DEED 4 **	D
OARITAL AREQUACY RATIOS	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg.**	Percentile**	Mar-2021	PEER Avg.**	Percentile*
CAPITAL ADEQUACY RATIOS Net Worth / Total Assets ⁵	40.57	10.84	10.05	0.05	N1/A	N 1/A	0.40	11/0	
	10.57		10.85	9.65	N/A	N/A	9.18	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	11.10	11.37	11.29	10.09	N/A	N/A	9.59		N/A
RBNW Requirement ⁶	546.17	519.91	499.49	474.00	N/A	N/A	478.41	N/A	N/A
GAAP Equity / Total Assets	10.17	10.38	10.60	9.47	N/A	N/A	8.83	N/A	N/A
Loss Coverage	17.10	16.06	15.13	10.91	N/A	N/A	8.27	N/A	N/A
ASSET QUALITY RATIOS									
Delinguent Loans / Total Loans	0.79	0.79	0.68	0.51	N/A	N/A	0.37	N/A	N/A
Delinquent Loans / Net Worth	5.04	5.11	4.36	3.28	N/A	N/A	2.36		N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.67	0.68	0.66	0.40	N/A	N/A	0.34	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.50	1.50	1.36	0.93	N/A	N/A	0.73	N/A	N/A
Other Non-Performing Assets / Total Assets	0.09	0.08	0.09	0.07	N/A	N/A	0.03	N/A	N/A
Other Horri Chorning Assets / Total Assets	0.03	0.00	0.00	0.01	IN/A	IVA	0.00	IV/A	11//
MANAGEMENT RATIOS									-
Net Worth Growth ¹	3.97	6.61	8.05	7.53	N/A	N/A	10.02	N/A	N/A
Share Growth ¹	4.37	3.86	7.85	22.63	N/A	N/A	35.95		N/A
Loan Growth ¹	9.22	8.66	6.94	8.11	N/A	N/A	2.59		N/A
Asset Growth ¹	4.91	3.93	7.95	20.95	N/A	N/A	31.06		N/A
Investment Growth ¹	-5.00	-7.46	8.86	60.02	N/A	N/A	98.24	N/A	N/A
Membership Growth ¹	2.64	3.78	1.77	2.49	N/A	N/A	3.97	N/A	N/A
	=			=					
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.44	0.68	0.82	0.72	N/A	N/A	0.92	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.45	0.67	0.68	0.66	N/A	N/A	0.75	N/A	N/A
Operating Expenses / Average Assets ¹	4.02	4.22	4.26	4.01	N/A	N/A	3.61	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.50	0.48	0.40	0.35	N/A	N/A	0.18	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS									
Est. NEV Tool Post Shock Ratio ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A	N/A,Assets>\$100M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A	N/A,Assets>\$100M	N/A	N/A
Total Loans / Total Assets	67.25	70.31	69.65	62.25	N/A	N/A	58.14	N/A	N/A
Cash + Short-Term Investments / Assets ³	11.14	10.13	12.57	18.23	N/A	N/A	20.46	N/A	N/A
¹ Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 mont	hs								
³ This ratio relies on maturity distribution of investments reported per 5	300 instructions. Thus,	the maturity distributio	n could be based on th	ne repricing interval and	not the actual m	aturity of the inv	vestment.		
⁴ Applicable for credit unions under \$100 million.									
⁵ For periods after March 2020, Assets in the denominator excludes S							eck Protection Progran	n Lending Facility	/.
⁶ Applies only if total assets are greater than \$50 million and the RBN\	N Requirement is greate	er than 6% and greater	than the Net Worth R	atio (NCUA regulations	s section 702.103).			
⁷ The FPR was recently reorganized resulting in some ratios being rele	ocated but not deleted.	The ratio you are lookir	ng for may be on the H	istorical Ratios tab.					
							0 K D "		
							2. Key Ratios		

			ental Ratios		
Return to cover		For Charter :			
06/07/2021		Count of CU:			
CU Name: N/A Peer Group: N/A	,	Asset Range :	N/A Region: Natio	n * Peer Grou	o. All * State
	Count of CU in	Peer Group :		ii reei Giou	J. All State
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	Mar-2021
OTHER DELINQUENCY RATIOS 1					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.18	1.04	1.01	0.83	0.69
PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	0.00 1.09	0.00	0.00 0.76	0.00	0.00
Guaranteed Student Loans	1.09	0.99	0.76	0.69	0.32
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65	0.54	0.44	0.32
Jsed Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	0.75	0.60	0.44
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.79	0.69	0.56	0.4
eases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	1.35	1.12	0.93	0.68	0.47
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	18.75	18.26	19.18	13.87	10.30
ndirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.10	0.94	0.79	0.73	0.52
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.61	0.70	0.36	0.45	0.32
Commercial Loans Delinguent >= 30 Days / Total Commercial Loans ²	1.70	1.95	1.58	0.99	1.99
Commercial Loans Delinguent >= 60 Davs / Total Commercial Loans 2	0.77	1.08	0.70	0.15	0.49
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not					
Secured by RE ²	79.79	89.09	100.00	0.00	9.02
oans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	111.16	105.86	103.54	155.22	210.14
REAL ESTATE LOAN DELINQUENCY Ist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg					
Fixed and Hybrid/Balloon > 5 years	0.58	0.80	0.70	0.34	0.18
st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st					
Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.54	0.79	0.64	0.74	0.8
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.95	0.69	0.46	0.28	0.30
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.33	0.38	0.34	0.27	0.2
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int			0.01		
Only and Pmt Opt First & Other RE Loans	0.18	0.10	0.16	0.03	0.10
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.39	12.53	10.21	13.07	10.38
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	14.70	0.00	0.00	0.00	8.0
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.73	1.69	1.63	0.00	0.89
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54	0.69	0.59	0.40	0.29
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	14.59	12.86	10.92
Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	2.67	2.10	2.1
Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.05	0.38	16.77	0.70	0.9
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.77	0.75	0.63	0.43	0.3
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.02	0.03	0.01	0.02	0.0
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.01	0.01	-0.01	0.02	0.00
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.06	0.06	-0.01	0.01	0.04
Only and Payment Option First & Other RE Loans	0.09	0.08	0.08	0.00	0.00
Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.04	0.97	0.86	0.56	0.40
Net Charge Offs - Participation Loans / Avg Participation Loans	0.77	1.58	0.30	0.24	0.08
Net Charge Offs - Commercial Loans / Avg Commercial Loans 2	0.26	0.03	0.04	0.11	0.0
SPECIALIZED LENDING RATIOS	20	0= /-	2	20.1-	20.
ndirect Loans Outstanding / Total Loans	23.40	25.15	24.16	23.15	23.08
Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD	2.82 1.97	2.44 1.09	2.94 2.48	3.59 2.58	3.85
Participation Loans Purchased YTD / Total Loans Granted YTD	0.34	0.48	0.49	0.37	0.00
	2.54	2.94	3.49	3.45	3.2
Total Commercial Loans / Total Assets 2 Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	2.04	2.34	0.40	0.70	0.2
/TD	0.01	0.07	0.33	0.29	0.39
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed					
Student Loans	33.22	29.33	31.78	32.34	33.6
REAL ESTATE LENDING RATIOS Cotal Fixed Pate Peal Estate / Total Assets	45.07	45.40	46.00	40.40	47.0
Fotal Fixed Rate Real Estate / Total Assets Fotal Fixed Rate Real Estate / Total Loans	15.87 23.61	15.49 22.03	16.00 22.97	18.18 29.20	17.32 29.80
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.56	26.96	32.66	46.17	38.14
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	61.94	59.02	61.51	63.26	65.2
nterest Only & Payment Option First & Other RE / Total Assets	0.65	0.74	0.74	0.57	0.54
nterest Only & Payment Option First & Other RE / Net Worth	6.17	6.82	6.84	5.90	5.92
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.30	1.32	1.46	2.46	2.8
Jnused Commitments / Cash & ST Investments	130.89	149.11	117.53	76.61	66.13
Complex Assets / Total Assets	21.00	21.86	21.37	22.33	22.3
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.21	35.30	35.70	34.67	32.8
Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
*Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
f Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting required.	ements for troubl	ed debt restructur	ed (TDR) loans		
This policy change may result in a decline in delinquent loans reported as of June 2012.					
		ercial loans. This			

		Historic	al Ratios ^{/6}						
Return to cover		For Charter :							
06/07/2021		Count of CU :							
CU Name: N/A		Asset Range :	-						
Peer Group: N/A	<i>'</i>			n * Peer Grou	n: All * State :	= 'MO' * Type I	ncluded: Fed	erally Insured	State Credit
,			_						· Ctato Croan
C	ount of CU in	Peer Group :	N/A		Dec-2020			Mar-2021	
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg	Percentile**	Mar-2021	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate				_			_		
FPR, number of adopters	N/A	N/A	0	0	N/A	N/A	0	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A
earnings for the adoption of ASC topic 326 (CECL) ^{/5}	N/A	N/A	10.85	9.65	N/A	N/A	9.18	N/A	N/A
Solvency Evaluation (Estimated)	111.92			110.99	N/A	N/A	110.09	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.61	5.41		5.10	N/A		5.24	N/A	N/A
ASSET QUALITY	0.01	0.41	4.02	0.10	14/71	1071	0.2-1	14// (14// (
* Net Charge-Offs / Average Loans	0.67	0.68	0.66	0.40	N/A	N/A	0.29	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.85			101.59	N/A	N/A	100.83	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.16			1.16	N/A	N/A	-0.25	N/A	N/A
Delinquent Loans / Assets ³	0.53			0.32	N/A	N/A	0.22	N/A	N/A
EARNINGS									***
* Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	0.44	0.68	N/A	N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.58	5.94	6.13	5.67	N/A	N/A	4.99	N/A	N/A
* Yield on Average Loans ⁴	4.63	4.77	4.91	4.70	N/A	N/A	4.44	N/A	N/A
* Yield on Average Investments	1.55	1.97	2.31	1.49	N/A	N/A	0.68	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.12	2.18	2.15	2.16	N/A	N/A	2.07	N/A	N/A
* Cost of Funds / Avg. Assets	0.49	0.63	0.83	0.65	N/A	N/A	0.46	N/A	N/A
* Net Margin / Avg. Assets	5.09	5.31	5.29	5.02	N/A	N/A	4.53	N/A	N/A
* Net Interest Margin/Avg. Assets	2.98	3.13	3.15	2.86	N/A	N/A	2.45	N/A	N/A
Operating Exp./Gross Income	71.93	71.03	69.49	70.80	N/A	N/A	72.27	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ^{\1}	3.13	3.10	3.21	2.73	N/A	N/A	2.48	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.04	3.24	3.33	3.32	N/A	N/A	2.99	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	28.69	28.38	27.57	28.24	N/A	N/A	33.52	N/A	N/A
Reg. Shares / Total Shares & Borrowings	33.21	33.41	31.99	33.95	N/A	N/A	35.58	N/A	N/A
Total Loans / Total Shares	78.85	82.49	81.79	72.10	N/A	N/A	66.59	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.90		-	95.90	N/A	N/A	95.99	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	52.36			55.93	N/A	N/A	58.46	N/A	N/A
Borrowings / Total Shares & Net Worth	2.87	3.25	2.99	2.54	N/A	N/A	2.21	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.38		4.44	4.49	N/A	N/A	4.53	N/A	N/A
Borrowers / Members	49.50				N/A		79.22	N/A	N/A
Members / Full-Time Empl.	367.36			359.26	N/A	N/A	363.20	N/A	N/A
Avg. Shares Per Member	\$7,905		\$8,384	\$10,032	N/A	N/A	\$10,826	N/A	N/A
Avg. Loan Balance	\$12,593	\$13,198		\$11,138	N/A	N/A	\$9,099	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$66,829		\$71,965	\$76,694	N/A	N/A	\$79,369	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decemb	er = 1 (or no a	nnualizing)							
**Percentile Rankings and Peer Average Ratios are produced once a quarter a Subsequent corrections to data after this date are not reflected in the Percent									
'		<u> </u>		,					
Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The pe									
entire range of ratios. A high or low ranking does not imply good or bad perform									
to the importance of the percentile rank to the credit union's financial performar					,				
^{1/} For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a	ssets did not inc	lude repossesse	ed vehicles.						
^{2/} Prior to September 2010, this ratio was named Return on Assets Prior to NC									
From December 2010 forward, NCUSIF Premium Expense is also excluded f									
^{3/} The NCUA Board approved a regulatory/policy change in May 2012 revising		reporting require	ements for trouble	d debt restructure	ed (TDR) loans.				
This policy change may result in a decline in delinquent loans reported as of J									
^{4/} Prior to September 2019, this ratio did not include Loans Held for Sale in the	denominator. Pr	ior to June 2019	, the numerator m	nay or may not ha	ve included inte	rest income on L	oans Held for Sa	ale.	

		Ass	ets						$\overline{}$
Return to cover		For Charter :							
06/07/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ded: Federa	ally Insured State Cr	redit
	Count	of CU in Peer Group :	N/A						
	D 0047	D 0040	0/ 01	D 0040	0/ 01	D - 0000	0/ 01:	M 0004	0/ Ob
ASSETS	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Cng	Mar-2021	% Cng
CASH:									
Cash On Hand	160,323,342	165,332,550	3.1	175,050,031	5.9	255,759,769	46.1	244,792,800	-4.3
Cash On Deposit	729,569,667	664,572,688		950,747,227	43.1	2,017,781,991		2,843,559,753	
Cash Equivalents	25,260,213	28,107,746		24,769,576	-11.9	41,523,622		55,547,298	
TOTAL CASH & EQUIVALENTS	915,153,222	858,012,984		1,150,566,834	34.1	2,315,065,382		3,143,899,851	35.8
TOTAL GASIT & EQUIVALENTS	910,100,222	030,012,904	-0.2	1,130,300,034	34.1	2,313,003,302	101.2	3,143,099,031	33.0
INVESTMENTS:									-
Trading Securities	18,421,102	0	-100.0	67,831,186	N/A	N/A		N/A	
Available for Sale Securities	1,845,320,883	1,716,020,441		1,634,415,217	-4.8	N/A		N/A	
Held-to-Maturity Securities, net of Allowance for Credit Losses	1,010,020,000	1,7 10,020,111	7.0	1,001,110,211				1071	-
if ASC 326 has been adopted	109,195,021	113,089,582	3.6	98,204,197	-13.2	0	-100.0	0	N/A
Equity Securities	N/A	N/A		0		29,126,327	N/A	100,687,718	
Trading Debt Securities	N/A	N/A		0		77,823,105		80,050,131	
Available-for-Sale Debt Securities	N/A	N/A		0		2,460,987,213		2,883,884,701	
Held-to-Maturity Debt Securities, net of Allowance for Credit	N/A	N/A		0		149,746,599		161,434,595	
Deposits in Commercial Banks, S&Ls, Savings Banks	489,840,225	425,947,396	-13.0	422,278,587	-0.9	498,128,311	18.0	501,071,574	
Loans to, Deposits in, and Investments in Natural									
Person Credit Unions ²	98,340,915	99,591,294	1.3	108,436,138	8.9	112,403,384	3.7	110,693,208	-1.5
Total MCSD/Nonperpetual Contributed Capital and									
PIC/Perpetual Contributed Capital	17,022,728	17,055,645		17,104,828	0.3	17,104,980		17,724,182	
All Other Investments in Corporate Cus	1,717,669	2,362,081		8,676,182	267.3	18,250,825		28,924,730	
All Other Investments ²	101,552,301	113,318,415		129,396,209	14.2	116,726,946		116,558,141	
TOTAL INVESTMENTS	2,681,410,844	2,487,384,854	-7.2	2,486,342,544	0.0	3,480,297,690	40.0	4,001,028,980	15.0
LOANS HELD FOR SALE	46,919,709	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.5	88,845,472	-13.8
LOANS AND LEASES:									
Unsecured Credit Card Loans	455,285,499	467,669,848		473,286,319	1.2	429,556,036		398,928,949	
All Other Unsecured Loans/Lines of Credit	348,413,410	368,848,006		388,587,919	5.4	454,911,608		465,825,573	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0		,	0	N/A	0		0	
Non-Federally Guaranteed Student Loans	54,608,683	56,816,727		47,928,796	-15.6	45,279,478		44,730,770	
New Vehicle Loans	1,219,829,664	1,408,827,755		1,428,360,112	1.4	1,387,880,571	-2.8	1,381,199,199	
Used Vehicle Loans	2,873,782,483	3,100,604,358		3,309,777,335	6.7	3,479,489,792	5.1	3,531,977,631	
Leases Receivable	0	0	N/A	0	N/A	427,659	N/A	471,545	
All Other Secured Non-Real Estate Loans/Lines of Credit 3	400,817,622	418,755,743	4.5	434,408,411	3.7	470,317,506	8.3	469,204,279	-0.2
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family									
Residential Properties 3	2,312,434,635	2,468,189,606	6.7	2,693,251,897	9.1	3,341,513,925	24.1	3,410,797,953	2.1
Total Loans/Lines of Credit Secured by Junior Lien 1-4	E00.000 T00	4 000 050 540		4 050 040 005	= 0				
Family Residential Properties 3	566,939,762	1,003,856,548		1,059,819,305	5.6	1,056,911,140		1,021,685,883	
All Other Real Estate Loans/Lines of Credit 3	482,307,678	134,544,471		159,124,770	18.3	78,256,660		79,792,664	
Commercial Loans/Lines of Credit Real Estate Secured 3	303,818,760	373,249,156		472,301,677	26.5	570,845,943		588,740,051	
Commercial Loans/Lines of Credit Not Real Estate Secured 3	37,653,144	38,571,670		55,667,755	44.3	60,088,700		55,780,339	
TOTAL LOANS & LEASES	9,055,891,340	9,839,933,888	8.7	10,522,514,296	6.9	11,375,479,018	8.1	11,449,134,836	0.6
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(79,779,017)	(82,092,040)	2.9	(74,050,628)	-9.8	(89,824,348)	21.3	(89,801,541)	0.0
Foreclosed Real Estate	8,676,260	8,904,388		10,236,348	15.0	9,817,364		4,483,591	
Repossesed Autos	2,457,656	2,252,427		2,607,719	15.8	2,699,099		2,196,593	
Foreclosed and Repossessed Other Assets	646,321	606,612		130,524	-78.5	35,175		81,985	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	11,780,237	11.763.427		12,974,591	10.3	12,551,638		6,762,169	
Land and Building	322,114,034	335,167,012		374,101,319	11.6	383,745,884	2.6	379,344,943	
Other Fixed Assets	53,818,227	57,381,070		63,506,315	10.7	69,564,187	9.5	69,446,121	
NCUA Share Insurance Capitalization Deposit	109,835,275	114,716,810		120,763,133	5.3	141,228,983		141,690,727	
Identifiable Intangible Assets	987,987	749,880		491.690	-34.4	243,394		184,445	
Goodwill	2,042,182	1,582,360				1,582,360		1,582,360	
TOTAL INTANGIBLE ASSETS	3,030,169	2,332,240		2,074,050	-11.1	1,825,754		1,766,805	
Accrued Interest on Loans	25,901,491	27,633,560		30,046,334	8.7	32,785,861	9.1	29,425,537	
Accrued Interest on Loans Accrued Interest on Investments	7,475,979			7,752,584	-3.1	7,691,820		8,836,287	
Non-Trading Derivative Assets	0			22,185,631		12,256,727	-44.8	8,617,192	
All Other Assets	312,946,729	300,541,083			5.2	428,361,974		453,841,498	
TOTAL OTHER ASSETS	346,324,199	336,347,618		376,064,793	11.8	481,096,382		500,720,514	
	1.0,02.1,100	200,011,010		270,001,700	5	.51,000,002		220,720,014	
TOTAL ASSETS	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	19,692,838,877	7.8
TOTAL CU's	103			97	-2.0	94	-3.1	94	
# Means the number is too large to display in the cell									
¹ OTHER RE OWNED PRIOR TO 2004									1
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CU	s INCLUDED IN ALL OTI	HER INVESTMENTS PRICE	OR TO JUN	IE 2006 FOR SHORT FOR	RM FILERS				
³ Reporting requirements for loans were changed with September 2017 cycle to									5. Assets
	ommodate the regula	,	uuu i3.	poney enange may be		nom prior cycles.			v. nasels

		Liabilities, Shares 8	& Fauity						
Return to cover		For Charter :							
06/07/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclu	ded: Fed	erally Insured State (Credit Union
	Count	f CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &									
Draws Against Lines of Credit	370,972,153	423,411,968		421,309,861	-0.5	441,208,902	4.7	409,872,850	-7.1
Borrowing Repurchase Transactions	0	12,539,957		11,335,018		3,828,345		9,008,535	135.3
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	500,000		500,000	0.0	500,000	0.0	500,000	0.0
Non-Trading Derivative Liabilities	0	166,000		526,699		2,833,549		116,288	-95.9
Accrued Dividends and Interest Payable	12,810,880	14,436,129	12.7	17,572,909	21.7	16,752,124	-4.7	9,470,334	-43.5
Accounts Payable & Other Liabilities	229,198,273	163,870,519	-28.5	189,851,822	15.9	302,444,237	59.3	329,606,623	9.0
Allowance for Credit Losses on Off-Balance Sheet Credit									
Exposure	N/A	N/A		0		0	N/A	0	N/A
SHARES AND DEPOSITS									
Share Drafts	2,269,797,210	2,431,507,210		2,649,925,821	9.0	3,565,896,436	34.6	4,029,658,881	13.0
Regular Shares	3,937,724,337	4,131,668,081			3.0	5,507,377,896	29.5	6,267,810,400	13.8
Money Market Shares	2,695,264,756	2,756,387,263	2.3	2,950,187,599	7.0	3,719,331,051	26.1	3,958,580,934	6.4
Share Certificates	1,657,146,004	1,700,306,318	2.6	2,043,957,007	20.2	1,979,879,721	-3.1	1,921,822,242	-2.9
IRA/KEOGH Accounts	849,450,195	813,876,434	-4.2	838,072,010	3.0	866,138,550	3.3	872,231,398	0.7
All Other Shares 1	39,509,264	42,956,880	8.7	50,707,289	18.0	62,857,321	24.0	74,390,098	18.3
Non-Member Deposits	35,671,705	51,706,164	45.0	78,947,541	52.7	75,079,034	-4.9	69,948,582	-6.8
TOTAL SHARES AND DEPOSITS	11,484,563,471	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	22.6	17,194,442,535	9.0
TOTAL LIABILITIES 4	612,981,306	614,924,573				16,544,127,166	22.5	17,953,017,165	8.5
EQUITY:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , , , , ,		.,,	,	.,. , ,		,,. ,	
Undivided Earnings	925,767,919	998,862,875	7.9	1,093,849,096	9.5	1,190,468,386	8.8	1,226,840,539	3.1
Regular Reserves	211,447,356	211,149,463		211,067,646	0.0	211,172,500	0.0	211,135,943	0.0
Appropriation For Non-Conforming Investments (SCU Only)	66,018	50,795		50,795	0.0	50,795	0.0	5,005,466	9,754.2
Other Reserves	269,821,767	288,422,581			8.4	339,125,714	8.5	339,862,101	0.2
Equity Acquired in Merger	15,002,815	17,259,153			18.4	20,687,868	1.2	20,687,869	0.0
Miscellaneous Equity	1,188,480	1,188,831			-0.7	1,420,931	20.4	1,188,480	-16.4
Accumulated Unrealized G/L on AFS Securities	-21,697,137	-32,547,230			-0.7	1,420,931 N/A	20.4	1,166,460 N/A	-10.4
Accumulated Unrealized Losses for OTTI	-21,097,137	-32,347,230	-30.0	IN/A		IN/A		IN/A	
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	213,646		-571,964		-1,132,233	-98.0	22,668	102.0
Accumulated Unrealized Gains (Losses) on Available for Sale	-	,		,		.,,		,,,,,	
Debt Securities ⁵	N/A	N/A		3,399,942		28,247,830	730.8	-7,139,757	-125.3
Other Comprehensive Income	-32,643,756	-32,416,579		-40,242,606	-24.1	-60,107,245	-49.4	-59,934,289	0.3
Net Income	02,040,700	02,410,010		0		00,107,240		2,152,692	N/A
EQUITY TOTAL	1,368,953,462	1,452,183,535		1,601,697,228		1,729,934,546		1,739,821,712	0.6
	1,000,000,000	1,102,100,000		1,001,001,000		.,,,,		.,,	
TOTAL SHARES & EQUITY	12,853,516,933	13,380,591,885	4.1	14,467,079,706	8.1	17,506,494,555	21.0	18,934,264,247	8.2
	12,000,010,000	10,000,001,000		11,101,010,100	0.1	11,000,101,000	21.0	10,001,201,211	0.2
TOTAL LIABILITIES, SHARES, & EQUITY	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	19,692,838,877	7.8
NCUA INSURED SAVINGS ²									
Uninsured Shares	524,340,657	456,184,808	-13.0	583,479,989	27.9	909,231,337	55.8	1,012,410,217	11.3
Uninsured Non-Member Deposits	7,960,219	1,870,245				5,927,271	7.3	6,932,532	17.0
Total Uninsured Shares & Deposits	532,300,876					915,158,608		1,019,342,749	11.4
Insured Shares & Deposits	10,952,262,595	11,470,353,297			7.0	14,861,401,401	21.1	16,175,099,786	8.8
TOTAL NET WORTH	1,424,145,884	1,518,222,748			8.0	1,763,983,145	7.5	1,808,162,491	2.5
# Means the number is too large to display in the cell	1,724,143,004	1,510,222,740	0.0	1,040,408,277	0.0	1,700,800,140	1.3	1,000,102,491	2.0
1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KE	DGHs AND NONMEMBE	L R SHARES FOR SHORT	FORM FIL	FRS					
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 f		IN OF IAINED FOR SHORT	, ONWIFIL						
October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 ft 3 December 2011 and forward includes "Subordinated Debt Included in Net Wi									
December 2011 and forward includes "Subordinated Debt Included in Net Will Prior to March 2019, Total Liabilities did not include Total Shares and Depos									
Flor to march 2019, Total Liabilities did not include Total Shares and Depos 5 Includes accumulated unrealized gains / losses on AFS securities and AFS of									LiabObE audit
morades accumulated unrealized gains / losses on AFS securities and AFS of	ent securiles.		1	l .				6.	LiabShEquity

		Income Statem	ent						$\overline{}$
Return to cover		For Charter :							
06/07/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Include	d: Federa	Ily Insured State Cre	dit
100.01040	Count	of CU in Peer Group :		- Con Croup:	•			,	<u> </u>
			1.071						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
	D60-2017	D6C-2010	/o Ong	Dec-2013	/0 Ong	Dec-2020	70 Ong	Wai-2021	70 Ong
* INCOME AND EXPENSE									+
INTEREST INCOME:									+
	404 044 000	450 775 475		500 040 540	44.0	540 547 054	0.0	407.004.500	+
Interest on Loans	401,814,363	450,775,175			11.6	519,517,351	3.3	127,894,522	
Less Interest Refund	(474,835)	(467,217)			17.2	(454,466)	-17.0	(66,695)	
Income from Investments	54,095,830		_		14.8		-27.1	10,594,410	
Income from Trading	684,266	0	-100.0	N/A		N/A		N/A	
Unrealized Gain (Loss) due to change in fair value of Equity and									
Trading Debt Securities	N/A	N/A		1,886,143		12,244,594	549.2	N/A	_
TOTAL INTEREST INCOME	456,119,624	515,573,154	13.0	579,096,723	12.3	585,941,577	1.2	138,422,237	-5.5
INTEREST EXPENSE:									
Dividends	45,701,376	60,217,978	31.8	86,474,939	43.6	77,041,482	-10.9	15,152,897	-21.3
Interest on Deposits	11,411,353		35.8	22,756,506	46.9	20,470,017		4,218,990	
Interest on Borrowed Money	7,483,775		_		14.8	10,875,454	-8.3	2,585,250	
TOTAL INTEREST EXPENSE	64,596,504	86,045,038			40.7	108,386,953		21,957,137	
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT	04,000,004	00,043,030	00.2	121,033,010	70.7	100,000,000	-10.5	21,001,101	-13.0
LOSS EXPENSE	65,144,046	66,264,306	1.7	57,973,227	-12.5	59,161,317	2.0	8,413,535	-43.
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS	05,144,040	00,204,300	1.7	31,313,221	-12.5	33,101,317	2.0	0,410,000	-40.
EXPENSE	326,379,074	363,263,810	11.3	400,027,680	10.1	418,393,307	4.6	108,051,565	3.3
NON-INTEREST INCOME:	020,070,074	000,200,010	11.0	400,021,000	10.1	410,000,001	7.0	100,001,000	- 0.0
Fee Income	127,815,428	134,379,728	5.1	135,042,523	0.5	115,954,272	-14.1	29,046,014	0.2
Other Operating Income	150,424,678				7.4	244,168,705	37.6	69,298,297	+
Gain (Loss) on Investments	-540,993	4,038,696	846.5	N/A		N/A		N/A	4
Gain (Loss) on Equity and Trading Debt Securities (includes									
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	N/A	N/A	١	1,860		220,311	######	3,089,028	5,508.5
Gain (Loss) on all other Investments or other Hedged items (not									
Equity or Trading Debt Securities)	N/A	N/A		12,622,918		4,015,688	-68.2	3,869,988	
Gain (Loss) on Non-Trading Derivatives	-32,859					6,564,646		1,697,577	
Gain (Loss) on Disposition of Assets	-534,749	-3,297,718			154.6	-535,032		-581,750	
Gain from Bargain Purchase (Merger)	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Other Non-interest Income/(Expense)	-17,272,644	8,530,819	149.4	6,115,471	-28.3	2,008,815	-67.2	532,438	6.0
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	259,858,861	308,848,229	18.9	338,890,945	9.7	372,397,405	9.9	106,951,592	
NON-INTEREST EXPENSE									1
Total Employee Compensation & Benefits	264,309,396	290,288,984	9.8	306,462,354	5.6	335,727,716	9.5	86,769,819	3.4
Travel, Conference Expense	4,638,548				5.4	4,445,052	-23.0	680,054	+
Office Occupancy	36,216,580				6.1	43,330,443		11,390,858	
Office Operation Expense	106,328,712				6.5			32,260,688	
Educational and Promotion	18,614,724	20,259,834			31.1	27,709,105		7,346,707	
Loan Servicing Expense	37,441,949				2.7	47,572,883	14.5	12,554,102	
Professional, Outside Service	37,649,154	43,243,927	14.9	47,027,923	8.8	51,792,528	10.1	12,578,760	-2.9
Member Insurance ¹	N/A	N/A	١	N/A		N/A		N/A	ı
Member Insurance - NCUSIF Premium ²	0	1,300	N/A	5,045	288.1	0	-100.0	1,084	N/A
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	0	0	N/A	N/A		N/A		N/A	
Member Insurance - Other	179,644				5.7		16.6	59,637	
Operating Fees	1,663,769							459,222	
								7,009,788	
Misc Operating Expense	21,147,398		_		11.7	29,514,574			
TOTAL NON-INTEREST EXPENSE	528,189,874	579,019,809	9.6	619,563,308	7.0	669,789,478	8.1	171,110,719	2.:
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE AND NCUSIF PREMIUMS */4	58,048,061	93,093,530				N/A		N/A	
NET INCOME (LOSS)	58,048,061	93,092,230	60.4	119,355,317	28.2	121,001,234	1.4	43,892,438	45.
RESERVE TRANSFERS:			1						
Transfer to Regular Reserve	186,662	939,340	403.2	484,677	-48.4	279,310	-42.4	31,179	-55.3
* All Income/Expense amounts are year-to-date while the related % change ra	itios are annualized.								
# Means the number is too large to display in the cell									
¹ From September 2009 to December 2010, this account includes NCUSIF Pro	emium Expense.								
² For December 2010 forward, this account includes only NCUSIF Premium E									
³ From March 2009 to June 2009, this account was named NCUSIF Stabilizati		the NCUSIF Premium Fvr	pense For	September 2009 and form	vard.				
this account only includes only the Temporary Corporate CU Stabilization Ex			- 51.00. 1 01		 ,				
⁴ Prior to September 2010, this account was named Net Income (Loss) Before		·	010 fame	M NOTICE Ctabilization In	como if a	, is evaluded			7. IncE
Frior to September 2010, this account was named Net Income (Loss) Before	NOUSIF STABILIZATION EXP	ense. From December 2	o io iorwar	u, INCUSIF Stadilization in	come, ir an	y, is excluded.			/. IIICE)

		Delinquent Loan Inf	ormation	1					
Return to cover	<u>'</u>	For Charter :							
06/07/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	o: All * St	ate = 'MO' * Type II	cluded:	Federally Insured S	tate
	Count of	CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Cha	Dec-2019	% Cha	Dec-2020	% Chg	Mar-2021	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	Dec-2017	Dec-2010	∕₀ City	Dec-2019	∕₀ City	Dec-2020	∕₀ City	IVIAI -202 I	/o City
Amount of Loans in Non-Accrual Status	N/A	N/A		80,572,848		30,754,924	-61.8	27,417,099	-10.9
30 to 59 Days Delinquent	128,932,520	117,049,704		124,061,856	6.0	84,157,272		63,452,123	-24.6
60 to 179 Days Delinquent	54,066,920	61,384,395			-10.7	45,224,957			-35.3
180 to 359 Days Delinquent	13,194,080	10,319,086			9.0	7,632,219		7,594,195	-0.5
> = 360 Days Delinquent	4,505,673	5,844,932	29.7	5,439,618	-6.9	5,011,554		5,878,669	17.3
Total Del Loans - All Types (> = 60 Days)	71,766,673	77,548,413	8.1	71,517,243	-7.8	57,868,730	-19.1	42,733,944	-26.2
% Delinquent Loans / Total Loans	0.79	0.79	-0.6	0.68	-13.8	0.51	-25.2	0.37	-26.6
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	8,215,421	4,937,969		4,452,833	-9.8	3,293,500			-36.2
60 to 179 Days Delinquent	4,911,730	4,451,553		4,396,823	-1.2	3,334,923		2,480,670	-25.6
180 to 359 Days Delinquent	453,143	392,039		300,278	-23.4	151,295			
> = 360 Days Delinquent	19,786	14,657			502.5	91,674			12.8
Total Del Credit Card Lns (> = 60 Days) %Credit Cards DQ >= 60 Days / Total Credit Card Loans	5,384,659 1.18	4,858,249 1.04		4,785,410 1.01	-1.5 -2.7	3,577,892 0.83		2,759,662 0.69	-22.9 -16.9
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)	1.18	1.04	-12.2	1.01	-2.1	0.83	-17.6	0.69	-10.9
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0			0	N/A N/A	0		0	
180 to 359 Days Delinquent	0			0	N/A	0		0	
> = 360 Days Delinquent	0			0	N/A	0		0	
Total Del PAL Lns (> = 60 Days)	0	0		0	N/A	0	N/A	0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00		0.00	N/A	0.00		0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	623,289	721,294	15.7	345,615	-52.1	320,685	-7.2	403,829	25.9
60 to 179 Days Delinquent	523,893	539,953	3.1	352,621	-34.7	404,847	14.8	142,803	-64.7
180 to 359 Days Delinquent	54,385	1,680	-96.9	10,145	503.9	0	-100.0	0	N/A
> = 360 Days Delinquent	19,548	18,338			-100.0	0		0	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	597,826	559,971	-6.3	362,766	-35.2	404,847	11.6	142,803	-64.7
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	4.00	0.00	40.0	0.70	00.0	0.00	40.4	0.00	04.0
New Vehicle Loans	1.09	0.99	-10.0	0.76	-23.2	0.89	18.1	0.32	-64.3
30 to 59 Days Delinquent	16,110,931	17,144,506	6.4	16,255,880	-5.2	10,768,591	-33.8	6,603,029	-38.7
60 to 179 Days Delinquent	6,410,859	7,710,929	1	6,903,799	-10.5	5,367,942		3,681,334	-31.4
180 to 359 Days Delinquent	936,510	1,164,607		744,085	-36.1	592,133		632,759	6.9
> = 360 Days Delinquent	230,330	245,922		124,105	-49.5	162,067			-1.2
Total Del New Vehicle Lns (> = 60 Days)	7,577,699	9,121,458			-14.8	6,122,142		4,474,136	-26.9
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65			-16.0	0.44			-26.6
Used Vehicle Loans									
30 to 59 Days Delinquent	51,920,810	45,905,226	-11.6	46,596,833	1.5	34,582,296	-25.8	20,891,451	-39.6
60 to 179 Days Delinquent	21,671,087	20,735,621		21,111,749	1.8	17,601,113			-30.3
180 to 359 Days Delinquent	5,223,709	4,819,628		3,214,353	-33.3	2,828,918			-1.7
> = 360 Days Delinquent	1,027,184	820,952		359,953	-56.2	561,285			14.0
Total Del Used Vehicle Lns (> = 60 Days)	27,921,980	26,376,201			-6.4	20,991,316			-25.2
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	-12.4	0.75	-12.3	0.60	-19.1	0.44	-26.4
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used			1						
Vehicle Loans	0.87	0.79	-9.2	0.69	-13.0	0.56	-18.7	0.41	-26.3
Lance Bassinghia									
Leases Receivable	0		NI/A	0	NI/A		NI/A	0	NI/A
30 to 59 Days Delinquent 60 to 179 Days Delinquent	0			0	N/A N/A	0		0	
180 to 359 Days Delinquent	0			0	N/A	0			
> = 360 Days Delinquent	0			0	N/A	0		0	
Total Del Leases Receivable (> = 60 Days)	1 0	n	N/A	0	N/A	n	N/A	n	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00		0.00	N/A	0.00		0.00	
All Other Loans ²	3.00	3.00	1	2.00		3.00	1	2.00	
30 to 59 Days Delinquent	8,495,874	8,344,958	-1.8	10,487,289	25.7	7,880,216	-24.9	3,206,075	-59.3
60 to 179 Days Delinquent	7,341,415				-15.4	5,798,716			
180 to 359 Days Delinquent	2,431,523	924,518			17.5	705,860			21.9
> = 360 Days Delinquent	815,264				-6.9	166,590			95.7
Total Del All Other Loans (> = 60 Days)	10,588,202	9,230,022		8,156,373	-11.6	6,671,166			-29.5
%All Other Loans >= 60 Days / Total All Other Loans	1.35				-16.9	0.68			-29.9
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the deli	nquency reporting requ	irements for troubled	debt restru	ctured (TDR) loans. Thi	s policy ch	ange may result in a			
decline in delinquent loans reported as of June 2012.									
As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013.	Delinquent New/Used A	Auto Loans are no long	er include	d in "All Other Loans"			81	Delinguent Loan Infor	mation 1

		elinquent Loan Inf	ormation	2					
Return to cover		For Charter :	N/A						
06/07/2021		Count of CU:							
CU Name: N/A		Asset Range :		N-# + D 0		11-4 11401 à T		F. d II. I	01-1-
Peer Group: N/A	Count of	Criteria : CU in Peer Group :	N/A	Nation * Peer Grou	ip: All * S	state = 'MO' - Type	nciuaea	: Federally insured	State
	Count or	Com reer Group.	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
DELINQUENT LOANS BY CATEGORY 1									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	43,566,195	39,995,751	-8.2	45,923,406	14.8	27,311,984	-40.5	30,245,135	
60 to 179 Days Delinquent	13,207,936		52.5	15,463,570	-23.2	12,717,416	-17.8	7,170,478	
180 to 359 Days Delinquent	4,094,810		-26.3	5,891,404	95.3	3,354,013	-43.1	3,144,392	
> = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days)	2,393,561 19,696,307	4,243,003 27,402,512	77.3 39.1	4,399,676 25,754,650	3.7 -6.0	4,029,938 20,101,367	-8.4 -22.0	4,649,370 14,964,240	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.73		-1.9	25,754,650	-3.5	20,101,367	-42.5	0.89	
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54		28.1	0.59	-14.7	0.40	-32.2	0.29	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years 30 to 59 Days Delinquent	21.722.723	18.918.175	-12.9	24.348.405	28.7	12,088,818	-50.4	13.669.444	13.1
60 to 179 Days Delinquent	6,224,895	10,200,029	63.9	8,155,939	-20.0	6,409,520	-21.4	2,101,662	
180 to 359 Days Delinquent	2,208,221	2,285,381	3.5	4,232,449	85.2	1,608,062	-62.0	1,276,594	
> = 360 Days Delinquent	1,818,660		56.4	2,396,453	-15.7	2,094,884	-12.6	2,287,768	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total	10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	5,666,024	-44.0
1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.58	0.80	37.6	0.70	-12.1	0.34	-51.6	0.18	-45.7
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years	14 656 010	10 750 110	6.0	12 020 711	1.0	44 400 005	10.0	14 606 000	20.0
30 to 59 Days Delinquent 60 to 179 Days Delinquent	14,656,618 3,289,141	13,752,148 5,586,531	-6.2 69.8	13,928,741 3,946,712	1.3 -29.4	11,423,225 3,374,912	-18.0 -14.5	14,626,382 3,599,149	28.0
180 to 359 Days Delinquent	3,289,141 1,028,961	5,586,531 285,171	-72.3	3,946,712 700,678	-29.4 145.7	3,374,912 843,182	-14.5 20.3	3,599,149 893,408	
> = 360 Days Delinquent	128,960	926,779	618.7	1,380,438	49.0	1,223,107	-11.4	1,358,432	11.1
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	4.447.062	6,798,481	52.9	6,027,828	-11.3	5,441,201	-9.7	5,850,989	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5	1,117,002	0,700,101	02.0	0,027,020	11.0	0,111,201	0.1	0,000,000	7.0
yrs Other Real Estate Fixed Rate/Hybrid/Balloon	0.54	0.79	44.4	0.64	-18.2	0.74	15.2	0.81	9.1
30 to 59 Days Delinquent	3,013,392	2,011,967	-33.2	1,880,086	-6.6	1,010,862	-46.2	357,661	-64.6
60 to 179 Days Delinquent	2,622,741	1,222,044	-53.4	879,658	-28.0	321,240	-63.5	364,059	
180 to 359 Days Delinquent	510,509	83,489	-83.6	349,436	318.5	259,203	-25.8	166,305	
> = 360 Days Delinquent	328,584	365,590	11.3	182,090	-50.2	345,791	89.9	457,835	32.4
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	3,461,834	1,671,123	-51.7	1,411,184	-15.6	926,234	-34.4	988,199	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.95	0.69	-27.1	0.46	-33.0	0.28	-40.2	0.30	
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	4,173,462	5,313,461	27.3	5,766,174	8.5	2,789,079	-51.6	1,591,648	-42.9
60 to 179 Days Delinquent	1,071,159	3,134,291	192.6	2,481,261	-20.8	2,611,744	5.3	1,105,608	-57.7
180 to 359 Days Delinquent	347,119	362,573	4.5	608,841	67.9	643,566	5.7	808,085	25.6
> = 360 Days Delinquent	117,357	106,278	-9.4	440,695	314.7	366,156	-16.9	545,335	48.9
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,535,635	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6	2,459,028	-32.1
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.22	0.38	76.1	0.34	-9.8	0.37	6.5	0.25	-30.2
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2	0.22	0.30	70.1	0.34	=5.0	0.37	0.5	0.23	-30.2
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	2,903,581	3,466,825	19.4	4,245,552	22.5	5,265,676	24.0	9,581,416	82.0
60 to 179 Days Delinquent	2,172,901	3,580,664	64.8	777,477	-78.3	470,914	-39.4	2,715,461	
180 to 359 Days Delinquent	0	449,549	N/A	2,598,528	478.0	224,153	-91.4	0	
> = 360 Days Delinquent	0	19,977	N/A	0	-100.0	140,132	N/A	366,150	
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	2,172,901	4,050,190	86.4	3,376,005	-16.6	835,199	-75.3	3,081,611	269.0
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	0.78	1.21	54.6	0.80	-34.2	0.17	-78.4	0.62	260.5
Member Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	297,415	127,751	-57.0	436,177	241.4	70,254	-83.9	85,711	22.0
60 to 179 Days Delinquent	117,100	152,122	29.9	160,478	5.5	79,329	-50.6	72,055	
180 to 359 Days Delinquent	16,918	0	-100.0	5,651	N/A	24,968	341.8	15,507	
> = 360 Days Delinquent	312,344	227,924	-27.0	136,461	-40.1	0	-100.0	0	
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	446,362	380,046	-14.9	302,590	-20.4	104,297	-65.5	87,562	-16.0
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	1.53	1.18	-23.2	0.60	-49.0	0.20	-66.8	0.18	-8.9
NonMember Commercial Loans Secured By RE									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0		N/A	0	N/A	0	N/A	0	
180 to 359 Days Delinquent	0		N/A	0	N/A	0	N/A	0	
> = 360 Days Delinquent	0		N/A	0	N/A	0	N/A	0	
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total									
NonMember Commercial Loans Secured by RE NonMember Commercial Loans NOT Secured By RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0		N/A N/A	0	N/A N/A	0	N/A N/A	0	
180 to 359 Days Delinquent	0			0		0	N/A N/A	0	
> = 360 Days Delinquent	0		N/A	0	N/A	0	N/A	0	
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0		N/A	0	N/A	0	N/A	0	
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /	U	0	IN/A	U	19/74	U	IN/A	U	IN//A
Total NonMember Commercial Loans NOT Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
# Means the number is too large to display in the cell			<u> </u>				ļ		ļ
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency rep	porting requirements for	or troubled debt restruct	ured (TDR) loans.			l		
This policy change may result in a decline in delinquent loans reported as of June 2012.								I .	
		-f Th	io policy ob	nange may cause fluctu	atione from	nrior cyclee	۰	Delinquent Loan Info	rmation 2

	Losses, Bankrupto			Debt Restructured L	oans				
Return to cover		For Charter :							
06/07/2021		Count of CU:							
CU Name: N/A		Asset Range :		Netien t Been Geren			leade de F	- d II I I 04-4	0
Peer Group: N/A	Count	f CU in Peer Group :		Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: F	ederally Insured Stat	e Credi
	Count o	CO III Feel Gloup.	14/4						
	Dec-2017	Dec-2018	% Cha	Dec-2019	% Cha	Dec-2020	% Cha	Mar-2021	% Ch
	200 2011	200 2010	/0 U.i.g	200 2010	/0 G.1.g	200 2020	/0 U.i.g	2021	70 0.1
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	69,195,377	75,781,423	9.5	80,104,803	5.7	58,272,753	-27.3	12,939,562	-11.
* Total Loans Recovered	11,165,036	11,763,659							28.
* NET CHARGE OFFS (\$\$)	58,030,341	64,017,764	10.3	67,236,317	5.0	43,729,270	-35.0	8,278,191	-24.
**%Net Charge-Offs / Average Loans	0.67	0.68	1.3	0.66	-2.5	0.40	-39.5	0.29	-27.
Total Del Loans & *Net Charge-Offs 1	129,797,014	141,566,177	9.1	138,753,560	-2.0	101,598,000	-26.8	51,012,135	-49.
Combined Delinquency and Net Charge Off Ratio 1	1.46	1.47	0.3	1.34	-8.6	0.91	-32.2	0.66	-26.
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	12,725,096	13,677,740	7.5	14,947,985	9.3	11,877,492	-20.5	2,809,332	-5.
* Unsecured Credit Card Lns Recovered	2,077,555	2,060,757	-0.8	2,392,491	16.1	2,383,215	-0.4	620,852	4.
* NET UNSECURED CREDIT CARD C/Os	10,647,541	11,616,983	9.1	12,555,494	8.1	9,494,277	-24.4	2,188,480	-7.
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	6.9	2.67	6.0	2.10	-21.2	2.11	0.
* Non-Federally Guaranteed Student Loans Charged Off	32,003	217,007							
* Non-Federally Guaranteed Student Loans Recovered	3,374	6,899			149.3		174.3		-70.
* Net Non-Federally Guaranteed Student Loans C/Os	28,629	210,108	633.9	8,782,544	4,080.0	328,168	-96.3	102,804	25.
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-			l _						
Federally Guaranteed Student Loans	0.05	0.38	597.3		4,346.6		-95.8		29.
* Total 1st Mortgage RE Loan/LOCs Charged Off	936,499	306,579			22.8		89.7		
* Total 1st Mortgage RE Loans/LOCs Recovered	675,834	67,765	-90.0				1.4		
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	260,665	238,814	-8.4	316,720	32.6	653,543	106.3	-45,959	-128.
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	0.01	0.01	-14.2	0.01	22.1	0.02	77.9	0.00	-125.
/ Avg 1st Mortgage RE Loans/LOCs * Total Other RE Loans/LOCs Charged Off									_
* Total Other RE Loans/LOCs Charged On	1,135,361	1,540,353	35.7		-54.0				70.
* NET OTHER RE LOANS/LOCs C/Os	574,514	596,991	3.9		35.8 -110.9		-49.9 187.9		-36.
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	560,847	943,362	68.2 50.9		-110.9		183.4		553.
* Total Real Estate Loans Charged Off	0.06 2,071,860	0.08 1,846,932	-10.9		-41.3		11.6		563. -23.
* Total Real Estate Loans Charged On	1,250,348	664,756	-46.8		31.0		-46.4		11.
* NET Total Real Estate Loan C/Os	821,512	1,182,176							-45.
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.02	0.03	33.1		-83.4				-49.
* Total TDR 1st & Other Real Estate Lns Charged Off	281,000	109,485	-61.0		35.5		-93.4		785.
* Total TDR 1st & Other Real Estate Lns Recovered	3,888	219	-94.4						45.
*NET TDR Real Estate C/Os	277,112	109,266	-60.6		33.4		-97.4		
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	0.67	0.29					-97.2		2,201.
* Total Leases Receivable Charged Off	0								
* Total Leases Receivable Recovered	0								
* NET LEASES RECEIVABLE C/Os	0	0							
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00							
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,132	1,844	-13.5	1,864	1.1	1,494	-19.8	321	-78.
Number of Members Who Filed Chapter 13 YTD	2,496	1,340	-46.3		16.1		-46.6		-66.
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2	24							
Total Number of Members Who Filed Bankruptcy YTD	4,630	3,208							_
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	51,178,167	40,087,290	-21.7	37,095,478	-7.5	26,563,204	-28.4	7,741,996	-70.
* All Loans Charged Off due to Bankruptcy YTD	11,698,317	11,590,115	-0.9		0.9		-35.9	1,413,472	-24.
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29			-4.6		-11.9		-15.
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	4,655,897	6,074,059	30.5	4,914,037	-19.1	6,716,484	36.7	1,085,054	-83.
Number of Real Estate Loans Foreclosed YTD	51	67	31.4	52	-22.4	42	-19.2	13	-69.
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	·								
TDR First Mortgage RE Loans	33,070,119				-11.6				_
TDR Other RE Loans	4,601,826	4,748,110	3.2		18.0		0.3		-36.
Total TDR First and Other RE Loans	37,671,945	37,508,922			-7.9		-11.5		
TDR RE Loans Also Reported as Commercial Loans ²	1,747,245	622,232							
TDR Consumer Loans (Not Secured by RE)	15,053,722	19,408,643		20,807,539	7.2				
TDR Commercial Loans (Not Secured by RE) 2	449,555	255,835			-46.7				
Total TDR First RE, Other RE, Consumer, and Commercial Loans	53,175,222	57,173,400							
Total TDR Loans to Total Loans	0.59								
Total TDR Loans to Net Worth	3.73								
TDR portion of Allowance for Loan and Lease Losses	1,595,453	1,143,098	-28.4	849,843	-25.7	981,717	15.5	994,208	1.
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annu	ualizing)								
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinqu		nents for troubled deht re	estructured	(TDR) loans.	1				
This policy change may result in a decline in delinquent loans reported as of June 2012			50	. , =					

	Inc	direct and Participation	on Lendi	ng					
Return to cover		For Charter :							
06/07/2021		Count of CU:	94						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Inclu	ded: Fede	rally Insured State C	redit
	Count o	f CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Ch
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	1,198,767,390	1,456,242,598	21.5		-1.4	1,581,752,823	10.2	1,627,270,702	
Indirect Loans - Outsourced Lending Relationship	920,406,947	1,018,038,569	10.6	1,107,196,339	8.8	1,051,821,277	-5.0	1,015,430,847	-3.
Total Outstanding Indirect Loans	2,119,174,337	2,474,281,167	16.8	2,542,337,567	2.8	2,633,574,100	3.6	2,642,701,549	0.
%Indirect Loans Outstanding / Total Loans	23.40	25.15	7.5	24.16	-3.9	23.15	-4.2	23.08	-0.
DELINQUENCY - INDIRECT LENDING 1									
30 to 59 Days Delinquent	45,799,234	41,643,058	-9.1	42,297,470	1.6	31,257,454	-26.1	18,812,771	-39
60 to 179 Days Delinquent	18,483,881	19,299,796	4.4	17,715,444	-8.2	16,714,142	-5.7	11,332,428	-32
180 to 359 Days Delinquent	4,218,971	3,453,915	-18.1	2,264,978	-34.4	2,170,643	-4.2	1,949,604	-10.
> = 360 Days Delinquent	685,179	573,334	-16.3	228,222	-60.2	241,143	5.7	364,837	51.
Total Del Indirect Lns (>= 60 Days)	23,388,031	23,327,045	-0.3	20,208,644	-13.4	19,125,928	-5.4	13,646,869	-28.
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.10	0.94	-14.6	0.79	-15.7	0.73	-8.6	0.52	-28.
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	23,018,417	25,615,797	11.3	25,132,757	-1.9	18,670,660	-25.7	4,071,695	
* Indirect Loans Recovered	2,880,065	3,262,446	13.3	3,655,981	12.1	4,274,716	16.9	1,413,825	
* NET INDIRECT LOAN C/Os	20,138,352	22,353,351	11.0	21,476,776	-3.9	14,395,944	-33.0	2,657,870	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.04	0.97	-6.3	0.86	-12.0	0.56	-35.0	0.40	-27.
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased					T		1		
+ CU Portion of Part. Lns Interests Retained):									↓
Consumer	48,443,845	41,693,507	-13.9	65,286,465	56.6	98,832,555	51.4	112,168,885	
Non-Federally Guaranteed Student Loans	21,422,417	24,191,510	12.9	11,101,152	-54.1	9,317,744	-16.1	8,716,772	
Real Estate	55,500,331	69,952,650	26.0	83,764,252	19.7	94,563,174	12.9	90,332,942	-4.
Commercial Loans (excluding C&D) ²	46,045,836	46,318,812	0.6	72,572,545	56.7	84,951,534	17.1	93,092,458	9.
Commercial Construction & Development ²	3,356,179	5,923,111	76.5	4,183,187	-29.4	15,108,866	261.2	15,783,933	4.
Loan Pools	80,623,655	52,417,556	-35.0	72,452,098	38.2	105,262,359	45.3	120,197,945	14.
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	255,392,263	240,497,146	-5.8	309,359,699	28.6	408,036,232	31.9	440,292,935	7.
%Participation Loans Outstanding / Total Loans	2.82	2.44	-13.3	2.94	20.3	3.59	22.0	3.85	7.
* Participation Loans Purchased YTD	86,586,864	52,128,086	-39.8	134,686,404	158.4	186,016,431	38.1	61,462,666	32.
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	1.97	1.09	-44.7	2.48	127.2	2.58	4.1	3.30	27.
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	80,673,753	114,187,481	41.5	144,411,228	26.5	150,393,854	4.1	139,253,440	
Participation Loan Interests - Amount Retained (Outstanding)	29,138,868	34,348,609	17.9		54.6	63,965,806	20.5	61,843,736	
* Participation Loans Sold YTD	45,399,323	66,569,875	46.6	74,360,468	11.7	67,125,330	-9.7	1,640,411	_
** %Participation Loans Sold YTD / Total Assets	0.34	0.48	41.1	0.49	3.5	0.37	-25.4	0.03	-90.
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	0	1,190,986	N/A	10,926,841	817.5	8,341,675	-23.7	4,534,812	
*Loans Purchased in Full from Other Sources YTD	434,600	2,132,494	390.7	6,797,872	218.8	12,496,701	83.8	2,794,405	-10.
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	0.01	0.07	602.3	0.33	369.0	0.29	-11.4	0.39	_
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/.
DELINQUENCY - PARTICIPATION LENDING 1									
30 to 59 Days Delinquent	1,008,549	1,456,278	44.4	944,930	-35.1	3,403,924	260.2	588,649	
60 to 179 Days Delinquent	1,098,460	1,351,924	23.1	831,321	-38.5	1,309,060	57.5	763,975	
180 to 359 Days Delinquent	227,729	135,849	-40.3	130,510	-3.9	349,286	167.6	263,109	
> = 360 Days Delinquent	244,193	189,915	-22.2	163,054	-14.1	193,603	18.7	366,245	
Total Del Participation Lns (>= 60 Days)	1,570,382	1,677,688	6.8	1,124,885	-33.0	1,851,949	64.6	1,393,329	-24.
%Participation Loans Delinquent >= 60 Days / Total Participation									
Loans	0.61	0.70	13.4	0.36	-47.9	0.45	24.8	0.32	-30.
LOAN LOSSES - PARTICIPATION LENDING	1 000 0=0	0.000.070	400.0	000 000	75.4	1 000 501		100 : : :	
* Participation Loans Charged Off	1,993,059	3,992,270		983,393	-75.4	1,036,524	5.4	123,444	
* Participation Loans Recovered	75,877	83,637	10.2		88.8	158,059	0.1	37,528	
* NET PARTICIPATION LOAN C/Os	1,917,182	3,908,633	103.9	825,469	-78.9	878,465	6.4	85,916	-60.
***Net Charge Offs - Participation Loans	0.77	4.50	104.4	0.00	04.0	0.04	40.4	0.00	
/ Avg Participation Loans	0.77	1.58	104.4	0.30	-81.0	0.24	-18.4	0.08	-66.
*Amounts are year-to-date while the related %change ratios are annualized.	p 1 3								+
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (o	r no annualizing)								+
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising th This policy change may result in a decline in delinquent loans reported as of Ju		quirements for troubled d	ebt restruct	tured (TDR) loans.					
	IDE ZULZ						1		1

		Real Estate Loan Info	rmation '	1					
Return to cover		For Charter :	N/A						
06/07/2021		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cre	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	1,089,208,561	1,064,157,871			13.0	1,543,786,462	28.3	1,556,882,004	
Fixed Rate 15 years or less	509,050,012				-7.1	948,589,822	66.3	1,018,674,495	
Other Fixed Rate	32,737,037	41,008,336		47,783,285	16.5	54,127,311	13.3	59,575,161	
Total Fixed Rate First Mortgages	1,630,995,610	1,719,209,989	5.4	1,821,121,708	5.9	2,546,503,595	39.8	2,635,131,660	
Balloon/Hybrid > 5 years	140,602,966	205,596,947	46.2	290,646,865	41.4	439,838,320	51.3	445,927,639	1.4
Balloon/Hybrid 5 years or less	469,559,446	494,192,797	5.2	561,749,320	13.7	547,699,188	-2.5	549,081,836	0.3
Total Balloon/Hybrid First Mortgages	610,162,412	699,789,744	14.7	852,396,185	21.8	987,537,508	15.9	995,009,475	0.8
Adjustable Rate First Mtgs 1 year or less	53,920,727	47,821,869	-11.3	41,404,047	-13.4	42,888,452	3.6	33,817,023	-21.2
Adjustable Rate First Mtgs >1 year	292,605,738	322,180,486	10.1	334,027,503	3.7	143,904,320	-56.9	141,297,938	-1.8
Total Adjustable First Mortgages	346,526,465	370,002,355	6.8	375,431,550	1.5	186,792,772	-50.2	175,114,961	-6.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,587,684,487	2,789,002,088	7.8	3,048,949,443	9.3	3,720,833,875	22.0	3,805,256,096	2.3
Other Real Estate Loans									
Closed End Fixed Rate	354,391,943	232,309,983	-34.4	297,582,385	28.1	328,447,880	10.4	323,848,730	-1.4
Closed End Adjustable Rate	53,831,801	30,878,827	-42.6		-25.6	19,781,037	-13.9	20,181,259	
Open End Adjustable Rate (HELOC)	657,868,363				9.8	971,799,449		945,117,998	
Open End Fixed Rate	11,724,241			7,971,686	-21.8	6,665,427	-16.4	6,612,468	
TOTAL OTHER REAL ESTATE OUTSTANDING	1,077,816,348				12.2	1,326,693,793	-0.7	1,295,760,455	+
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,665,500,835		8.6		10.2	5,047,527,668		5,101,016,551	
RE LOAN SUMMARY (FIX, ADJ):	3,003,000,033	3,373,033,701	0.0	4,504,437,043	10.2	3,047,327,000	10.1	3, 101,010,331	
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,771,598,576	1,924,806,936	8.6	2,111,768,573	9.7	2,986,341,915	41.4	3.081.059.299	3.2
Other RE Fixed Rate	366,116,184				26.0	335.113.307	9.7	330.461.198	
Total Fixed Rate RE Outstanding	2,137,714,760	,,.		2,417,322,644		3,321,455,222		, . ,	
· · · · · · · · · · · · · · · · · · ·					11.5		37.4	3,411,520,497	
%(Total Fixed Rate RE/Total Assets)	15.87	15.49			3.3	18.18		17.32	
%(Total Fixed Rate RE/Total Loans)	23.61	22.03	-6.7	22.97	4.3	29.20	27.1	29.80	2.1
First Martanes Adi Data (includes Hubrida (Dallaces & 5 cms)	816.085.911	004 405 450	5.0	027 400 070	0.4	704 404 000	04.0	704 400 707	,
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	,,-	,, -			8.4	734,491,960	-21.6	724,196,797	
Other RE Adj Rate	711,700,164		33.2		8.6	991,580,486	-3.7	965,299,257	
Total Adj Rate RE Outstanding	1,527,786,075	1,812,532,453	18.6	1,967,175,005	8.5	1,726,072,446	-12.3	1,689,496,054	-2.1
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	22,909,125	19,864,349	-13.3	26,149,653	31.6	19,458,963	-25.6	22,892,952	17.6
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	64,980,276	83,729,126	28.9	86,038,790	2.8	84,533,526	-1.7	84,080,325	-0.5
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans	87,889,401	103,593,475	17.9	112,188,443	8.3	103,992,489	-7.3	106,973,277	2.9
%(Interest Only & Payment Option First & Other RE Loans / Total	0.05	0.74	40.4	0.74	0.0	0.57	00.4	0.54	
Assets)	0.65	0.74	13.4	0.74	0.3	0.57	-23.4	0.54	-4.5
%(Interest Only & Payment Option First & Other RE Loans / Net	0.47	0.00	40.0	0.04	0.0	F 00	40.0	5.00	
Worth)	6.17	6.82	10.6	6.84	0.2	5.90	-13.8	5.92	0.4
Outstanding Residential Construction (Excluding Commercial	3,569,841	6,697,127	87.6	7,186,692	7.3	13,322,068	85.4	14,624,364	9.8
Purpose Loans) ¹ Allowance for Loan Losses or Allowance for Credit Losses on	3,309,841	0,097,127	01.0	1,100,092	1.3	13,322,008	00.4	14,024,304	9.8
all RE Loans	5,290,166	4,259,864	-19.5	3,782,174	-11.2	11,002,619	190.9	13,054,346	18.6
* REAL ESTATE LOANS - AMOUNT GRANTED:	3,230,100	4,233,004	-10.0	3,702,174	-11.2	11,002,019	130.3	13,034,340	10.0
* First Mortgages									
* Fixed Rate > 15 years	776 567 004	875,899,554	10.0	1,220,768,688	39.4	2,152,198,822	76.3	455,389,338	-15.4
* Fixed Rate > 15 years * Fixed Rate 15 years or less	776,567,901				39.4 48.1				
* Other Fixed Rate	212,978,050 7,375,384			283,594,976 22,147,017	48.1 69.6	902,298,540	-0.5	205,668,580 10,409,451	
									+
* Total Fixed Rate First Mortgages	996,921,335				41.3	3,076,533,583		671,467,369	
* Balloon/Hybrid > 5 years	107,136,720				20.0	133,184,097	-9.4	19,764,284	
* Balloon/Hybrid 5 years or less	114,902,910				41.8	132,619,950		24,744,066	
* Total Balloon/Hybrid First Mortgages	222,039,630					265,804,047		44,508,350	
* Adjustable Rate First Mtgs 1 year or less	12,313,589					18,519,150		1,292,502	
* Adjustable Rate First Mtgs >1 year	29,245,595				12.1	36,976,027	17.3	8,401,962	
* Total Adjustable First Mortgages	41,559,184				1.1	55,495,177	29.7	9,694,464	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,260,520,149	1,361,699,201	8.0	1,881,421,521	38.2	3,397,832,807	80.6	725,670,183	-14.6
* Amounts are year-to-date while the related %change ratios are annualized.			<u></u>				<u> </u>		
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		story definition of commer	rial loans	This policy change may ca	use fluctua	tions from prior cycles		12 B	RELoans 1

		Real Estate Loan Info	rmation 2	2					
Return to cover		For Charter :							
06/07/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Carret			Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Fede	rally Insured State Cr	edit Union
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	59,081,366	81,144,731			24.0	120,296,551	19.6	16,846,251	-44.0
* Closed End Adjustable Rate	23,030,788			2,879,600	-64.9	7,220,550		2,046,323	13.4
* Open End Adjustable Rate (HELOC)	295,132,430			278,322,668		272,249,545		71,077,176	4.4
* Open End Fixed Rate and Other	3,492,157	5,280,772				1,115,541	-	2,774,961	895.0
* TOTAL OTHER REAL ESTATE GRANTED	380,736,741	357,013,554			7.6	400,882,187		92,744,711	-7.5
* TOTAL RE (FIRST AND OTHER) GRANTED %(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	1,641,256,890 26.56	1,718,712,755			31.8 21.2	3,798,714,994		818,414,894	-13.8 -17.4
RE LOANS SOLD/SERVICED	20.50	26.96	1.5	32.66	21.2	46.17	41.4	38.14	-17.4
* First Mortgage R.E. Loans Sold	780,774,917	803,633,183	2.9	1,157,198,144	44.0	2,149,578,745	85.8	473,484,029	-11.9
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	61.94	59.02			4.2	63.26		65.25	3.1
AMT of Mortgage Servicing Rights	18,464,904	20,031,234			19.5	43.368.506		51,949,096	19.8
Outstanding RE Loans Sold But Serviced	3,719,133,801	3,934,360,190			8.1	4,555,414,053		4,535,657,373	-0.4
% (Mortgage Servicing Rights / Net Worth)	1.30		-			2.46		2.87	16.9
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,460,631,759	1,490,384,537	2.0	1,567,202,352	5.2	1,638,091,996	4.5	1,422,723,642	-13.1
R.E. Lns also Commercial Lns ¹	303,818,760	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	588,740,051	3.1
REVERSE MORTGAGES	-					-			
Federally Insured Home Equity Conversion Mortgage (HECM)	0			0		0		0	N/A
Proprietary Reverse Mortgage Products	0			0		0		0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING	00.070.110	00 700 040		00.050.007	44.0	0.4.070.000	40.0	0.1 70.1 000	
TDR First Mortgage RE Loans	33,070,119				-11.6	24,970,283		24,761,296	-0.8
TDR Other RE Loans	4,601,826				18.0 -7.9	5,617,964	-11.5	3,595,920	-36.0 -7.3
Total TDR First and Other RE Loans TDR RE Loans Also Reported as Commercial Loans ¹	37,671,945	37,508,922 622,232	1		243.9	30,588,247 4,352,928		28,357,216 5,461,840	25.5
REAL ESTATE LOAN DELINQUENCY	1,747,245	022,232	-04.4	2,139,600	243.9	4,352,926	103.4	5,461,640	25.5
R.E. LOANS DELINQUENT > =60 Days 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	5,666,024	-44.0
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	4,447,062	6,798,481				5,441,201		5,850,989	7.5
Other R.E. Fixed Rate	3,461,834	1,671,123			-15.6	926,234		988,199	6.7
Other R.E. Adj. Rate	1,535,635	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6	2,459,028	-32.1
TOTAL DEL R.E. DELINQUENT >= 60 Days	19,696,307	27,402,512	39.1	25,754,650	-6.0	20,101,367	-22.0	14,964,240	-25.6
DELINQUENT 30 to 59 Days									
First Mortgage	36,379,341	32,670,323			17.2	23,512,043		28,295,826	20.3
Other	7,186,854	7,325,428			4.4	3,799,941	-50.3	1,949,309	-48.7
TOTAL DEL RE 30 to 59 Days	43,566,195	39,995,751			14.8	27,311,984		30,245,135	10.7
TOTAL DEL R.E. LOANS >= 30 Days	63,262,502	67,398,263	6.5	71,678,056	6.4	47,413,351	-33.9	45,209,375	-4.6
RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days	4.70	4.00		4.00	0.5	0.04	40.5	0.00	F.0
% R.E. LOANS DQ >= 60 Days	1.73 0.54	1.69 0.69		1.63 0.59	-3.5 -14.7	0.94 0.40		0.89	-5.6 -26.3
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	0.34	0.09	20.1	0.59	-14.7	0.40	-32.2	0.29	-20.3
TDR First Mortgage RE Loans Delinquent >= 60 Days	4,099,668	3,674,172	-10.4	2,480,608	-32.5	3,088,553	24.5	2,649,382	-14.2
TDR Other RE Loans Delinquent >= 60 Days	567,301	1,026,282			1.9	908,071		295,301	-67.5
Total TDR First and Other RE Loans Delinquent >= 60 Days	4,666,969	4,700,454			-25.0	3,996,624		2,944,683	-26.3
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR									
1st and Other RE	12.39	12.53	1.2	10.21	-18.6	13.07	28.0	10.38	-20.5
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12	256,847	0	-100.0	0	N/A	0	N/A	441,010	N/A
% TDR RE Lns also Reported as Commercial Loans Delinquent >=	230,047	0	-100.0	0	111/7		IN/A	441,010	IN/A
60 Days / Total TDR RE Lns also Reported as Commercial Loans 12									
22 22,2	14.70	0.00	-100.0	0.00	N/A	0.00	N/A	8.07	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	936,499	306,579	-67.3	376,460	22.8	714,126	89.7	18,716	-89.5
* Total 1st Mortgage Lns Recovered	675,834	67,765	-90.0	59,740	-11.8	60,583		64,675	327.0
* NET 1st MORTGAGE LN C/Os	260,665	238,814	-8.4	316,720	32.6	653,543	106.3	-45,959	-128.1
** Net Charge Offs - 1st Mortgage Loans									
/ Avg 1st Mortgage Loans	0.01	0.01			22.1	0.02		0.00	-125.3
* Total Other RE Lns Charged Off	1,135,361	1,540,353				496,445		212,103	70.9
* Total Other RE Lns Recovered * NET OTHER RE LN C/Os	574,514					406,308		64,942	-36.1
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	560,847 0.06					90,137 0.01		147,161 0.04	553.1 563.0
* Amounts are year-to-date and the related % change ratios are annualized.	0.00	0.06	50.9	-0.01	-100.0	0.01	103.4	0.04	503.0
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)		1				1		
# Means the number is too large to display in the cell	9/		1				1		
Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regula	atory definition of commer	cial loans.	This policy change may ca	use fluctua	ations from prior cycles.	1		
² The NCUA Board approved a regulatory/policy change in May 2012 revising th		-		. , , ,					
This policy change may result in a decline in delinquent loans reported as of Ju									13. RELoans 2

Return to cover		For Charter : Count of CU :					-	1	—
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Gro	up: All *	State = 'MO' * Typ	e Include	d: Federally Insur	ed State
	Count of Cl	J in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
COMMERCIAL LOANS									
Commercial Loans to Members 13	306,661,554	366,954,467	19.7	474,471,166	29.3	538,121,400	13.4	545,456,793	1.4
Purchased Commercial Loans or Participations to	04.040.050	44,000,050		F0 400 000	40.0	00 040 040	70.5	00 000 507	0.7
Nonmembers ¹³ Total Commercial Loans ¹³	34,810,350 341,471,904	44,866,359 411,820,826		53,498,266 527,969,432	19.2 28.2	92,813,243 630,934,643	73.5 19.5	99,063,597 644,520,390	6.7 2.2
Unfunded Commitments ¹³	15,570,012	44,595,368		69,804,507		70,550,038	1.1		
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1	341,471,904	411,820,826		527,969,432		630,934,643	19.5	644,520,390	2.2
%(Total Commercial Loans / Total Assets)	2.54	2.94		3.49		3.45	-1.2	3.27	-5.2
NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1									
Number of Outstanding Commercial Loans to Members Number of Outstanding Purchased Commercial Loans or	1,199	1,349	12.5	1,640	21.6	1,802	9.9	1,790	-0.7
Participation Interests to Nonmembers	125	150	20.0	109	-27.3	150	37.6	193	28.7
Total Number of Commercial Loans Outstanding	1,324	1,499		1,749		1,952	11.6		1.6
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
Construction and Development Farmland	13,407,167	19,850,643		29,506,613		51,106,543	73.2	52,713,829	3.1
Non-Farm Residential Property	3,699,434 N/A	3,526,752 N/A		4,144,261 N/A	17.5	12,728,425 N/A	207.1	13,084,881 N/A	2.8
Multifamily	36,080,883	43,026,581		80,426,400	86.9	115,270,496	43.3	125,104,339	8.5
Owner Occupied, Non-Farm, Non-Residential Property	141,102,188	158,717,763	12.5	178,143,579		180,550,429	1.4	177,899,974	-1.5
Non-Owner Occupied, Non-Farm, Non-Residential Property	109,529,087	148,127,417		180,080,824		211,190,050	17.3	219,937,028	4.1
Total Real Estate Secured Commercial Loans	303,818,759	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	588,740,051	3.1
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- MEMBERS) 1									
Loans to finance agricultural production and other loans to farmers	655,866	782,581	19.3	862,670	10.2	889,673	3.1	38,135	-95.7
Commercial and Industrial Loans	34,877,580	35,710,941	2.4	53,273,192	49.2	56,634,781	6.3	54,092,719	-4.5
Unsecured Commercial Loans	1,371,089	1,138,169		1,093,495		2,265,744	107.2	990,590	
Unsecured Revolving Lines of Credit (Commercial Purpose)	748,610 37.653.145	939,979		438,398		298,502	-31.9	658,895	
Total Non-Real Estate Secured Commercial Loans	37,653,145	38,571,670	2.4	55,667,755	44.3	60,088,700	7.9	55,780,339	-7.2
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE Number - Construction and Development	23	43	87.0	52	20.9	54	3.8	68	25.9
Number - Farmland	14	14		16		35	118.8	39	
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		N/A	
Multifamily	128	138		187		249	33.2	292	
Number - Owner Occupied, Non-Farm, Non-Residential Property Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	312 289	367 302		395 314	7.6 4.0	430 363	8.9 15.6	430 375	0.0 3.3
Total Number of Real Estate Secured Commercial Loans	766	864		964		1,131	17.3	1,204	
Number - Loans to finance agricultural production and other loans to farmers	17	21		24		25	4.2		
Number - Commercial and Industrial Loans	439	531	21.0	672		664	-1.2	677	2.0
Number - Unsecured Commercial Loans	43	38	-11.6	38	0.0	78	105.3	38	-51.3
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	59	45	-23.7	51	13.3	54	5.9	62	14.8
Total Number of Non-Real Estate Secured Commercial Loans	558	635		785		821	4.6	779	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1									
* Member Commercial Loans Granted YTD	95,183,300	143,632,008		217,359,822	51.3	184,883,315	-14.9	42,005,069	-9.1
* Purchased or Participation Interests to Nonmembers	6,599,551	14,495,319	119.6	25,887,143	78.6	39,110,853	51.1	9,558,283	-2.2
DELINQUENCY - COMMERCIAL LOANS ² 30 to 59 Days Delinquent	3,200,996	3,594,576	12.3	4,681,729	30.2	5,335,930	14.0	9,667,127	81.2
60 to 179 Days Delinquent	2,290,001	3,732,786		937,955		550,243	-41.3	2,787,516	
180 to 359 Days Delinquent	16,918	449,549		2,604,179		249,121	-90.4	15,507	-93.8
> = 360 Days Delinquent	312,344	247,901	-20.6	136,461	-45.0	140,132	2.7	366,150	161.3
Total Del Loans - All Types (>= 60 Days)	2,619,263	4,430,236	69.1	3,678,595	-17.0	939,496	-74.5	3,169,173	237.3
COMMERCIAL LOAN DELINQUENCY RATIOS Comm Lns > = 30 Days Delinquent	4 70	4.05	440	4.50	40 7	0.00	27.0	4.00	100.0
% Comm Lns >= 30 Days Delinquent % Comm Lns >= 60 Days Delinquent (Reportable delinquency)	1.70 0.77	1.95		1.58 0.70		0.99	-37.2 -78.6	1.99 0.49	
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1	0.77	1.00	70.2	0.70	55.2	0.10	70.0	0.49	200.2
*Total Comm Lns Charge Offs	1,485,219	326,085	-78.0	233,092	-28.5	632,056	171.2	83,712	-47.0
*Total Comm Lns Recoveries	552,451	209,235	-62.1	44,328	-78.8	16,478	-62.8	1,425	-65.4
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) 1									
Commi Lits above)									
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
MISCELLANEOUS LOAN INFORMATION: 1									
Real Estate Loans also Reported as Commercial Loans 1	303,818,760	373,249,156		472,301,677		570,845,943	20.9		
Agricultural Related Commercial Loans Number of Outstanding Agricultural Related Loans	4,355,300	4,309,333		5,006,931	16.2	13,618,098	172.0	13,123,016	-3.6
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	31	35	12.9	40	14.3	60	50.0	41	-31.7
	3,867,400	5,630,693		12,386,299		14,823,977	19.7	15,715,568	6.0
*Commercial Loans and Participations Sold -no servicing rights- YTD	0	0		1,600,000		16,425	-99.0	0	
Commercial SBA Loans Outstanding	3,929,808	3,484,194		4,911,347		4,237,625	-13.7	3,708,911	-12.5
Number of Commercial SBA Loans Outstanding Total Member Business Loans - (NMBLB)	24 376,096,064	431,812,680		28 541,475,513		623,733,395	57.1 15.2	651,090,258	-47.7 4.4
%(NMBLB / Total Assets)	2.79	3.09				3.41	-4.8		
* Amounts are year-to-date and the related % change ratios are annualized.								2.01	
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the reg					ations from	prior cycles.			
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporti		and the second s	1.770.01					1	1

Count of Circle MA		Inve	stments, Cash, & Cas	sh Fauivs	lente				I	_
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Page			Count of CU:	94						
Count of Cut in Peer Group: INA										
Dec-2017 Dec-2017 Dec-2018 S.Chg Dec-2019	Peer Group: N/A	Count			Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	erally Insured State Cr	edit
### CONTRIBUTION 1.17		Count	of CO in Peer Group	N/A						-
Accordance for Continues and Part of Section 17 19 19 19 19 19 19 19		Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
Seed to Markethy 1 yr	INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
Next to Marketly 5-5 yes	ASC 320 CLASS. OF INVESTMENTS									
Note to Manufary 3-5 yes	Held to Maturity < 1 yr	22,110,901	10,789,292	-51.2	7,256,506	-32.7	N/A		N/A	
Medic bulletarity 5-10 yes									N/A	
Note to Materly 2-10 yes Note to Materly 2-1										
Section Data Martery = 10 137,088 NA						-30.2				
Mountaine for Galler Lesse on Held to Multurily Socialities 19,986,071 13,089,682 3.6 98,294,197 132 NA										
Abovashor for Credit Loses on Held & Maturity Securities										_
Available for Sale < 1 y		109,195,021	113,089,582	2 3.6	98,204,197	-13.2	N/A		N/A	
Available for Sale 1-3 yrs		0	С	N/A	0	N/A	0	N/A	0	N/A
Available for Sale 1-3 yrs	Available for Sale < 1 yr	257,113,685	259,726,344	1.0	395,889,624	52.4	N/A		N/A	
Available for Sale 3-6 yrs	Available for Sale 1-3 yrs	605,087,015	643,520,817			-0.8	N/A		N/A	
Available for Sale > 10 yrs		875,587,477	679,422,831	-22.4	472,483,802	-30.5	N/A		N/A	
Available for Sale > 10 yes	Available for Sale 5-10 yrs	106,340,830	129,139,920	21.4	126,275,867	-2.2			N/A	
TOTAL AVAILABLE FOR SALE									N/A	
Trading ≤ 1 year 0 0 0 N/A 0 N/A N/A Trading 1-3 years 0 0 0 N/A 0 N/A N/A N/A N/A Trading 3-50 years 18,421,102 0 -100.0 0 7,831,188 N/A N/A N/A Trading 3-10 years 18,421,102 0 -100.0 0 7,831,188 N/A N/A N/A N/A N/A Trading 3-10 years 0 0 0 N/A 0 N/A N/A N/A N/A N/A Trading 3-10 years 18,421,102 0 -100.0 0 7,831,188 N/A N/A N/A N/A N/A Trading 3-10 years 18,421,102 0 -100.0 0 7,831,188 N/A N/A N/A N/A N/A Trading 3-10 years 18,421,102 0 -100.0 0 7,831,188 N/A N/A N/A Trading 3-10 years 18,421,102 0 -100.0 0 7,831,188 N/A N/A N/A Trading 3-10 years N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A 0 0 2,185,247 N/A 2,278,572 Equity Securities > 1-3 Years N/A N/A N/A N/A N/A N/A N/A N/A 0 0 2,218,247 N/A 2,278,572 Equity Securities > 5-10 Years N/A N/A N/A N/									N/A	
Trading 1-3 years	TOTAL AVAILABLE FOR SALE	1,845,320,883	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A		N/A	!
Trading 1-3 years	Trading < 1 year	0	1) N/A	n	N/A	N/A		N/A	
Trading 3-5 years									N/A	
Trading 5-10 years			_							
Trading > 10 years		18,421,102	C	-100.0	67,831,186	N/A	N/A		N/A	
TOTAL TRADING			N/A	\			N/A		N/A	
Equity Securities <= 1 Year		0							N/A	
Equity Securities > 3-5 Years N/A N/A 0 2,231,680 N/A 2,276,572 Capity Securities > 5-6 Years N/A N/A 0 0 0 0 N/A 0 0 0 0 0 0 0 0 0	TOTAL TRADING	18,421,102	C	-100.0	67,831,186	N/A	N/A		N/A	
Equity Securities > 3-5 Years	Faulty Securities <= 1 Veer	N/A	N/A		0		2 165 247	N/A	2 205 000	6.0
Equity Securities > 3-9 Years							2,700,247			2.0
Equity Securities > 10 Years N/A N/A 0 24,729,400 N/A 96,116,056 Equity Securities > 10 Years N/A N/A 0 0 0 N/A 100,887,718							0		0	
Trading Debt Securities <= 1 Year	Equity Securities > 5-10 Years						24,729,400		96,116,056	
Trading Debt Securities <= 1 Year							-		0	
Trading Debt Securities > 3-13 Years	TOTAL EQUITY SECURITIES	N/A	N/A	١	0		29,126,327	N/A	100,687,718	245.7
Trading Debt Securities > 3-13 Years	Trading Debt Securities <= 1 Year	N/A	N/A		0		0	N/A	0	N/A
Trading Debt Securities > 3-5 Years			N/A	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \						
Trading Debt Securities > 10 Years			N/A	١						
TOTAL TRADING DEBT SECURITIES							77,823,105			
Available-for-Sale Debt Securities > 1 Year										
Available-for-Sale Debt Securities > 1-3 Years N/A	TOTAL TRADING DEBT SECURITIES	N/A	N/A	\	0		77,823,105	N/A	80,050,131	2.9
Available-for-Sale Debt Securities > 1-3 Years N/A N/	Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		0		570 401 425	N/A	441 155 035	-22.7
Available-for-Sale Debt Securities > 5-5 Years N/A										
Available-for-Sale Debt Securities > 5-10 Years N/A N/										
AVAILABLE-FOR-SALE-DEBT SECURITIES									823,293,439	
Held-to-Maturity Debt Securities <= 1 Year N/A N/A N/A N/A 0 0 31,592,716 N/A 25,246,665 N/A 91,196,722 N/A N/A N/A 0 0 94,646,756 N/A 91,196,722 N/A N/A N/A 0 0 94,646,756 N/A 91,196,722 N/A N/A N/A 0 0 20,182,920 N/A 32,285,344 N/A N/A 0 0 20,182,920 N/A 32,285,344 N/A N/A 0 0 20,182,920 N/A 32,285,344 N/A N/A 0 0 2,346,120 N/A 7,725,144 N/A N/A 0 0 2,346,120 N/A 7,725,144 N/A N/A 0 0 976,087 N/A 2,975,720 N/A N/A 0 0 976,087 N/A 2,975,720 N/A N/A 0 0 976,087 N/A 2,975,720 N/A N/A N/A 0 0 149,746,599 N/A 2,975,720 N/A N/A N/A 0 0 149,746,599 N/A 161,434,595 N/A N/A 0 0 N/A 0 N/A 0 0 N/A 0 N/A 0									47,359,456	
Held-to-Maturity Debt Securities > 3-13 Years N/A	AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A	١	0		2,460,987,213	N/A	2,883,884,701	17.2
Held-to-Maturity Debt Securities > 3-13 Years N/A	Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		0		31 592 716	N/A	25 246 665	-20.1
Held-to-Maturity Debt Securities > 3-5 Years										-3.6
Held-to-Maturity Debt Securities > 10 Years	Held-to-Maturity Debt Securities > 3-5 Years						20,182,920		34,285,344	69.9
TOTAL HELD-TO-MATURITY DEBT SECURITIES N/A N/A N/A 0 149,746,599 N/A 161,434,595										
Allowance for Credit Losses on Held to Maturity Debt Securities (if ASC 326 has been adopted) 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 O O O O O N/A 0 O O O O O N/A 0 O O O O O O O O O O O O O O O O O O										
Debt Securities (if ASC 326 has been adopted)		N/A	N/A	\	0		149,746,599	N/A	161,434,595	7.8
Other Investments 1-3 yrs 306,291,831 295,692,087 -3.5 285,621,246 -3.4 265,356,055 -7.1 260,056,904 Other Investments 3-5 yrs 84,686,534 66,111,841 -21.9 49,472,855 -25.2 76,185,321 54.0 87,590,375 Other Investments 5-10 yrs 94,935,955 5,711,579 39.5 3,110,638 -45.5 6,401,894 105.8 8,376,275 Other Investments 3-10 yrs 1,403,000,000 10,		0	C	N/A	0	N/A	0	N/A	0	N/A
Other Investments 1-3 yrs 306,291,831 295,692,087 -3.5 285,621,246 -3.4 265,356,055 -7.1 260,056,904 Other Investments 3-5 yrs 84,686,534 66,111,841 -21.9 49,472,855 -25.2 76,185,321 54.0 87,590,375 Other Investments 5-10 yrs 94,935,955 5,711,579 39.5 3,110,638 -45.5 6,401,894 105.8 8,376,275 Other Investments 3-10 yrs 1,403,000,000 10,	Other Investments < 1 vr	1,061 188 136	981 244 214	1 -75	1,320 174 578	34.5	2.470 711 810	87.2	3.314.783.299	34.2
Other Investments 3-5 yrs 84,686,534 66,111,841 -21.9 49,472,855 -25.2 76,185,321 54.0 87,590,375									260,056,904	
Other Investments 5-10 yrs 9,435,955 5,711,579 -39.5 3,110,638 -45.5 6,401,894 105.8 8,976,275										
Other Investments > 10 yrs 1,701,262 2,195,544 29.1 3,029,430 38.0 3,264,970 7.8 2,672,033 TOTAL Other Investments 1,463,303,718 1,350,955,265 -7.7 1,661,408,747 23.0 2,821,920,059 69.9 3,674,078,886 MATURITIES: Total Investments < 1 yr 1,340,412,722 1,251,759,850 -6.6 1,723,320,708 37.7 3,074,871,207 78.4 3,783,480,088 Total Investments 1-3 yrs 960,563,338 991,833,842 3.3 1,004,559,431 1.3 1,368,588,062 36.2 839,247,872 Total Investments 5-10 yrs 989,884,722 789,618,924 -20.2 528,472,823 -33.1 586,594,297 11.4 1,208,238,816 Total Investments 5-10 yrs 142,486,804 140,308,611 -1.5 201,027,254 43.3 490,880,306 144.2 1,016,164,048										
MATURITIES: 1,340,310,412,722 1,251,759,850 -6.6 1,723,320,708 3.7 3,074,871,207 78.4 3,783,480,089 Total Investments -1 yr 1,340,412,722 1,251,759,850 -6.6 1,723,320,708 3.7 3,074,871,207 78.4 3,783,480,089 Total Investments -1-3 yrs 980,563,338 991,833,842 3.3 1,004,559,431 1.3 1,386,588,602 36.2 839,247,872 Total Investments 5-10 yrs 989,884,722 789,618,924 -20.2 528,472,823 -33.1 588,594,297 11.4 1,208,236,816 Total Investments 5-10 yrs 142,486,804 140,308,611 -1.5 201,027,254 43.3 490,803,006 144.2 1,016,164,045									N/A	
MATURITIES: Total Investments 3-5 yrs 989.884,722 989.884,722 704 May 540,000 May										
Total Investments < 1 yr 1,340,412,722 1,251,759,850 -6.6 1,723,320,708 3.7 3,074,871,207 78.4 3,783,480,089 Total Investments 1-3 yrs 960,563,338 991,833,842 3.3 1,004,559,431 1.3 1,366,588,062 36.2 839,247,872 Total Investments 3-5 yrs 989,884,722 789,618,924 -20.2 528,472,823 -33.1 588,594,297 11.4 1,208,236,816 Total Investments 5-10 yrs 142,486,804 140,308,611 -1.5 201,027,254 43.3 490,880,306 144.2 1,016,164,045	TOTAL Other Investments	1,463,303,718	1,350,955,265	-7.7	1,661,408,747	23.0	2,821,920,059	69.9	3,674,078,886	30.2
Total Investments <1 yr 1,340,412,722 1,251,759,850 -6.6 1,723,320,708 3.7 3,074,871,207 78.4 3,783,480,089 Total Investments 1-3 yrs 960,563,338 991,833,842 3.3 1,004,559,431 1.3 1,366,588,062 36.2 839,247,872 Total Investments 3-5 yrs 989,884,722 789,618,924 -20.2 528,472,823 -33.1 588,594,297 11.4 1,208,236,816 Total Investments 5-10 yrs 142,486,804 140,308,611 -1.5 201,027,254 43.3 490,880,306 144.2 1,016,164,045	MATURITIES:									
Total Investments 3-5 yrs 98,884,722 789,618,924 -20.2 528,472,823 -33.1 588,594,297 11.4 1,208,236,816 Total Investments 5-10 yrs 142,486,804 140,308,611 -1.5 201,027,254 43.3 490,880,306 144.2 1,016,164,045		1,340,412,722				37.7				
Total Investments 3-5 yrs 98,884,722 789,618,924 -20.2 528,472,823 -33.1 588,594,297 11.4 1,208,236,816 Total Investments 5-10 yrs 142,486,804 140,308,611 -1.5 201,027,254 43.3 490,880,306 144.2 1,016,164,045		960,563,338	991,833,842	3.3	1,004,559,431		1,368,588,062	36.2	839,247,872	-38.7
		989,884,722	789,618,924	-20.2	528,472,823	-33.1	588,594,297	11.4	1,208,236,816	105.3
Total Investments 3-10 vrs N/A N/A N/A N/A N/A						43.3		144.2	1,016,164,045	
	Total Investments 3-10 yrs	N/A			N/A		N/A		N/A	
		3,436,240,724	3,180,065,288	-7.5	3,461,859,347	8.9	5,539,603,303	60.0	6,900,136,031	24.6
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WORDSTREAM SURPLANE 1.00		Ocalit o	l oo iii i eei oloup .	IVA						
Total TOL-Insued Guaranteen Notes 0	INVESTMENT SUMMARY:	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
All Others 18 Government Obligations	NCUA Guaranteed Notes (included in US Gov't Obligations)	2,569,535	2,031,060	-21.0	1,608,915	-20.8	0	-100.0	0	N/A
TOTAL OF PRINCEPT CRUCKETONS										
Agency/OSE Desk Instruments (not bested by mortgages) 03.224.562 521.007.988 1.32.6 441.524.516 7.72 568.155,897 1.0 0.208.08.18 2.1 Agency/OSE Mortgage-Revised Severities 1.1 1.01.18.770 1.09.02.70.342 1.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0										
Agency Color Agency Color Agency Age	TOTAL U.S. GOVERNMENT OBLIGATIONS	127,457,723	155,103,170	21.7	156,172,083	0.7	77,868,202	-50.1	39,699,784	-49.0
Agency Color Agency Ag	Agency/GSE Debt Instruments (not backed by mortgages)	603 334 563	E21 607 000	12.5	404 E24 E46	7.7	EGO 1EE 067	10.0	626 660 150	12.1
TOTAL FEDERAL AGENCY SECURITIES										
Privately Issued Mortgage-Related Securities 0	0 7 00									
Principle Securities FOLD only	Securities Issued by States and Political Subdivision in the U.S.	2,673,051	2,629,491	-1.6	1,660,272	-36.9	8,828,193	431.7	14,040,113	59.0
Privately Issued Mortgage Basked Securities (FISLO Griy) 425,001 246,002 421 39,386 40 30,006 228 73,198 40 1075.00 228 721,003 200 200 200 228 721,003 200 200 200 228 721,003 200										
TOTAL OTHER MORTGAGE-BACKED SECURITIES										
Mutual Flunds			,							
Comment Number S. S. S. S. S. S. S. S	TOTAL OTHER WORTGAGE-BACKED SECURITIES	425,901	246,402	-42.1	39,386	-84.0	30,006	-23.8	28,193	-6.0
Comment Number S. S. S. S. S. S. S. S	Mutual Funds	5.133.614	4.858.599	-5.4	4.901.969	0.9	7.138.810	45.6	83.918.759	1.075.5
TOTAL MUTUAL FUNDS & COMMON TRUST NVESTMENTS										
MONTGAGE RELATED SECURITIES	TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS			-4.2	8,458,550	2.0		27.4		
Collaberatized Mortgage Chiplatones		0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Mortgage Related Securities 231,697,664 248,863,099 7.4 241,303,057 3.0 459,896,600 90.6 504,074,453 97.0			***		******				***	<u> </u>
OTHER MYSETMENT INFORMATION:										
Non-Morgage Related Securities With Embedded Options or Complex Courplex Co		231,697,664	248,863,099	7.4	241,303,057	-3.0	459,896,600	90.6	504,074,453	9.6
Compilex Coupon Formulas										
Without Embedded Options or Complex Coupon Formulas 0 0 0 N/A 0 N	or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)										
Deposits/Shares per 703.10 e)										
Market Value of Investments Purchased Under						+				
Investment Pilot Program (703.19)		0) IN/A		IN/A	0	IN/A	0	IN/A
Investment Repurchase Agreements Placed in Investments 0 0 NA 0		0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments 0		3,434,984,459	3,177,831,215	-7.5	3,462,520,718	9.0	5,541,989,290	60.1	6,901,483,527	24.5
For Positive Arbitrage		0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions 126,494,471 109,190,803 1-3.0 156,891,558 43.7 377,611,421 40.7 548,673,768 45.3 62.8 60.4 60.7 60.5 60.8 60.4 60.7 60.5 60.8 60.4 60.7 60.5 60.8 60.4 60.7 60.5 60.8 60.4 60.7 60.5 60.8 60.4 60.7 60.5 60.8 60.4 60.7 60.5 60.8 60.4 60.7 60.8 60.4 60.7 60.8 60.4 60.8 60.4 60.8 60.4 60.8 60.4 60.8 60.4 60.8 60.4 60.8 60.4 60.8 60.4 60.8 60.4 60.8 60.4 60.		,		N/A	0	NI/A	0	NI/A	0	NI/A
Cash on Deposit in Other Financial Institutions							-			
Value of Investments in CUSO										
CUSO loans 300,000 9,999,994 3,233 6,366,811 -30.6 3,584,100 -48.3 5,383,276 50.2	CUSO INFORMATION									
Aggregate cash outlays in CUSO 22,795,773 22,593,065 -0.9 31,501,582 39,4 32,008,987 1.6 32,103,798 0.3 Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹ 0 1,281,748 N/A 1,319,011 2.9 0 100.0 1,366,160 N/A Custraining Balance of Brokered CDs and Share Certificates Purchased 158,639,065 156,482,012 -1.4 204,814,345 30.9 266,788,142 30.3 227,528,874 -14.7 4.7 4.7 4.7 4.7 4.7 4.7 4.7			, ,							
In Not Authorized by The FCU Act or NCUA R&R (SCU ONLY)					-,,-					
Outstanding Balance of Brokered CDs and Share Certificates Purchased 158,639,065 156,482,012 -1.4 204,814,345 30.9 266,788,142 30.3 227,528,874 -14.7 CREDIT UNION INVESTMENT PROGRAMS Mortgage Processing 23 22 4.3 21 4.5 20 0.0 20 0.0 21 50 22 4.8 Borrowing Repurchase Agreements 0 1 1 N/A 1 1 0.0 1 0.0 Brokered Deposits (all deposits acquired through 3rd party) 2 4 100.0 4 0.0 10vestment Pilot Program 0 0 0 N/A 0 N	Aggregate cash outlays in CUSO	22,795,773	22,593,065	-0.9	31,501,582	39.4	32,008,987	1.6	32,103,798	0.3
Outstanding Balance of Brokered CDs and Share Certificates Purchased 158,639,065 156,482,012 -1.4 204,814,345 30.9 266,788,142 30.3 227,528,874 -14.7 CREDIT UNION INVESTMENT PROGRAMS Mortgage Processing 23 22 4.3 21 4.5 20 0.0 20 0.0 21 50 22 4.8 Borrowing Repurchase Agreements 0 1 1 N/A 1 1 0.0 1 0.0 Brokered Deposits (all deposits acquired through 3rd party) 2 4 100.0 4 0.0 10vestment Pilot Program 0 0 0 N/A 0 N	Inv Not Authorized by The ECLI Act or NCHA R&R (SCH ONLY) ¹	n	1 281 7/19	N/A	1 319 011	20	0	-100.0	1 366 160	NI/A
Certificates Purchased 158,639,065 156,482,012 -1.4 204,814,345 30.9 266,788,142 30.3 227,528,874 -14.7	, ,	0	1,201,740	IN/PA	1,010,011	2.9	0	-100.0	1,500,100	IN/P
Mortgage Processing 23 22 -4.3 21 -4.5 21 0.0 21 0.0		158,639,065	156,482,012	-1.4	204,814,345	30.9	266,788,142	30.3	227,528,874	-14.7
Approved Mortgage Seller 20 0.0 20 0.0 20 0.0 21 5.0 22 4.8 Borrowing Repurchase Agreements 0 1 1 N/A 1 0.0 1 0.0 1 0.0 1 0.0 Brokered Deposits (all deposits acquired through 3rd party) 2 4 100.0 4 0.0 4 0.0 4 0.0 4 0.0 4 0.0 Brokered Deposits (all deposits acquired through 3rd party) 2 4 100.0 4 0.0 4 0.0 4 0.0 4 0.0 4 0.0 0 0 N/A 0										
Borrowing Repurchase Agreements 0 1 1 N/A 1 0.0 1 0.0 1 0.0 1 0.0 Brokered Deposits (all deposits acquired through 3rd party) 2 4 100.0 4 0.0 4 0.0 4 0.0 4 0.0 1 N/A 0										
Brokered Deposits (all deposits acquired through 3rd party) 2										
Investment Pilot Program 0 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A Investments Not Authorized by FCU Act (SCU only) 2 2 2 0.0 2 0.0 2 0.0 2 0.0 Deposits and Shares Meeting 703.10(a) 0 N/A 0 N										
Investments Not Authorized by FCU Act (SCU only) 2 2 0.0 2										
Brokered Certificates of Deposit (investments) 32 31 -3.1 33 6.5 36 9.1 37 2.8	Investments Not Authorized by FCU Act (SCU only)	2								
Charitable Donation Accounts 0 0 0 N/A RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS 18,965,463 41,774,971 120.3 68,423,348 63.8 82,802,327 21.0 95,111,616 14.9 Other Investments 24,340,965 6,181,718 -74.6 5,718,824 -7.5 6,027,103 5.4 6,557,534 8.8 Other Assets 116,433,115 141,546,506 21.6 141,348,411 -0.1 168,694,979 19.3 176,650,836 4.7 Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements 159,739,543 189,503,195 18.6 215,490,583 13.7 257,524,409 19.5 278,319,986 8.1 1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.	1 0 ()									
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS Securities 18,965,463 41,774,971 120.3 68,423,348 63.8 82,802,327 21.0 95,111,616 14.9 Other Investments 24,340,965 6,181,718 -74.6 5,718,824 -7.5 6,027,103 5.4 6,557,534 8.8 Other Assets 116,433,115 141,546,506 21.6 141,348,411 -0.1 168,694,979 19.3 176,650,836 4.7 Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements 159,739,543 189,503,195 18.6 215,490,583 13.7 257,524,409 19.5 278,319,986 8.1 1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans. # Means the number is too large to display in the cell										
Securities 18,965,463 41,774,971 120.3 68,423,348 63.8 82,802,327 21.0 95,111,616 14.9		0	0	N/A	0	N/A	0	N/A	0	N/A
Securities 18,965,463 41,774,971 120.3 68,423,348 63.8 82,802,327 21.0 95,111,616 14.5										
Other Investments 24,340,965 6,181,718 -74.6 5,718,824 -7.5 6,027,103 5.4 6,557,534 8.8 Other Assets 116,433,115 141,546,506 21.6 141,348,411 -0.1 168,694,979 19.3 176,650,836 4.7 Total Assets Used to Fund Employee Benefit Plans or Deferred 159,739,543 189,503,195 18.6 215,490,583 13.7 257,524,409 19.5 278,319,986 8.1 1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans. # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell		18,965,463	41,774,971	120.3	68,423,348	63.8	82,802,327	21.0	95,111,616	14.9
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements 159,739,543 189,503,195 18.6 215,490,583 13.7 257,524,409 19.5 278,319,986 8.1 1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans. # Means the number is too large to display in the cell		24,340,965	6,181,718	-74.6	5,718,824	-7.5	6,027,103	5.4	6,557,534	8.8
Compensation Agreements 159,739,543 189,503,195 18.6 215,490,583 13.7 257,524,409 19.5 278,319,986 8.1 1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans. # Means the number is too large to display in the cell Image: Compensation of the compensation plans in the cell i		116,433,115	141,546,506	21.6	141,348,411	-0.1	168,694,979	19.3	176,650,836	4.7
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans. # Means the number is too large to display in the cell		150 700 540	100 500 405	10.0	245 400 500	40.7	057 504 400	10.5	270 240 000	0.4
# Means the number is too large to display in the cell	Compensation Agreements	159,739,543	169,503,195	18.6	∠15,490,583	13.7	257,524,409	19.5	2/8,319,986	8.1
# Means the number is too large to display in the cell	1/ Prior to March 31, 2014, this item included investments purchased for employe	Lee benefit/deferred comm	pensation plans.	1		1	<u> </u>	1	l	
16.OtherInvlinfo			•							
									16.Oth	erlnvlnfo

	Supplemental Shar	e Information, Off B	alanco Si	hoot & Borrowings					
Return to cover	Supplemental Shai	For Charter :		neet, & borrowings					-
06/07/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	ate = 'MO' * Type Incl	uded: Fed	derally Insured State	Credit
	Count o	f CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	3,400,600	1,409,589	-58.5				-57.1	1,740,351	
Accounts Held by Nonmember Public Units	8,222,612	1,914,394	-76.7	2,086,039	9.0	2,481,798	19.0	3,505,838	41.3
Employee Benefit Member Shares	22,081,557	34,627,568	56.8	27,730,953	-19.9	30,514,118	10.0	30,838,140	1.1
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	29,762,725	33,458,629	12.4	37,283,534	11.4	41,934,341	12.5	46,902,666	11.8
Dollar Amount of Share Certificates >= \$100,000	544,188,997	531,588,965	-2.3	716,791,374	34.8	746,667,042	4.2	717,361,845	-3.9
Dollar Amount of IRA/Keogh >= \$100,000	276,532,323	266,674,751	-3.6	325,883,457	22.2	320,108,811	-1.8	322,446,130	0.7
Dollar Amount of Share Drafts Swept to Regular Shares or									
Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Share Accounts	308,237,597	352,975,706	14.5	451,649,775	28.0	744,454,794	64.8	862,248,941	15.8
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	6,517,312	7,649,812	17.4				-26.7	4,642,681	
SAVING MATURITIES	.,,	,,		, , , , , , ,		.,. ,		/: /55	
< 1 year	10,327,540,539	10,787,724,381	4.5	11,570,744,577	7.3	14,599,106,951	26.2	15,993,485,636	9.6
1 to 3 years	767,627,235	738,512,658	-3.8				-11.9	747,643,164	
> 3 years	389,395,697	402,171,311	3.3				-4.4	453,313,735	
Total Shares & Deposits	11,484,563,471	11,928,408,350	3.9				22.6	17,194,442,535	
INSURANCE COVERAGE OTHER THAN NOUSIF	, , ,	,520,700,000	5.5	.2,000,002,470	7.3	.5,. 70,000,009	22.0	,.54,442,000	1 3.0
Share/Deposit Insurance Other than NCUSIF	7	7	0.0	9	28.6	9	0.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate	32,548,467	34,045,218						60,457,793	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	32,340,407	34,043,210	4.0	40,000,000	5-4.0	32,300,010	30.1	50,451,185	-5.1
COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	15,570,012	44,595,368	186.4	69,804,507	56.5	70.550.038	1.1	84,999,113	20.5
Miscellaneous Commercial Loan Unfunded Commitments (Included In	13,370,012	44,333,300	100.4	03,004,307	30.3	70,550,050	1.1	04,555,115	20.0
Categories Above)									
Agricultural Related Commercial Loans	169,646	59,899	-64.7	233,281	289.5	213,575	-8.4	174,991	-18.1
Construction & Land Development	3,570,088	30,887,136					-35.8	33,593,175	
Outstanding Letters of Credit	181,000	482,070					19.2	330,036	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	101,000	402,070	100.5	200,000	-40.0	310,311	13.2	330,030	0.0
REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	519,720,627	569,937,011	9.7	608,674,310	6.8	712,287,165	17.0	731,249,713	3 2.7
Credit Card Line	996,166,663	1,046,762,663	5.1		3.6		14.0	1,272,554,108	
Unsecured Share Draft Lines of Credit	118,574,917	111,464,089	-6.0				11.6	136,816,985	
Overdraft Protection Programs	284,026,006	305,875,289	7.7		4.7		4.1	334,527,039	
Residential Construction Loans-Excluding Commercial Purpose	2,693,939	4,790,457	77.8		30.8		130.1	14,666,942	
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0						0	
Proprietary Reverse Mortgage Products	0	0						0	
Other Unused Commitments	27,517,022	29,547,835					118.3	89,130,899	
Total Unfunded Commitments for Non-Commercial Loans	1,948,699,174	2,068,377,344	6.1				14.8	2,578,945,686	
Total Unused Commitments	1,964,269,186	2,112,972,712	7.6		5.6		14.4	2,663,944,799	
%(Unused Commitments / Cash & ST Investments)	130.89	149.11	13.9		-21.2		-34.8	66.13	
Unfunded Commitments Committed by Credit Union	1,963,730,475	2,112,546,546	7.6				14.4	2,663,461,214	
Unfunded Commitments Through Third Party	538,711	426,166					-29.6	483,585	
Loans Transferred with Recourse ¹	376,837,079	513,855,555			30.2		-34.4	382,514,895	
Pending Bond Claims	1,150,733	320,394	-72.2				1,169.1	1,151,152	
Other Contingent Liabilities	22,140,378	15,923,424	-28.1	9,296,398	-41.6	9,617,507	3.5	9,601,007	-0.2
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	27	27	0.0	27	0.0	29	7.4	29	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,909,671,610	1,960,730,193	2.7	2,172,713,068	10.8	2,611,906,704	20.2	2,661,201,404	1.9
Total Committed Credit Lines	55,894,849	53,914,250	-3.5				15.9	84,930,231	
Total Credit Lines at Corporate Credit Unions	299,050,652	310,341,000							
Draws Against Lines of Credit	206,089,643	232,511,178							
BORROWINGS OUTSTANDING FROM CORPORATE	,,,,,,,,,,,	,_,,,,,,,,		2 .,22 .,0 10		2.,2.2,310		.,. 2 ., 100	1
CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	2,881,125	8,782,576	204.8	1,322,305	-84.9	0	-100.0	0	N/A
Term Borrowings Outstanding from Corporate Cus	0	0						0	
MISCELLANEOUS BORROWING INFORMATION:	Ĭ	•		_,;;;,000	1.271			,	1
Assets Pledged to Secure Borrowings	1,751,877,050	1,856,055,172	5.9	2,157,510,276	16.2	2,433,802,339	12.8	2,608,461,963	7.2
Amount of Borrowings Subject to Early Repayment at	.,. 31,077,000	.,000,000,172	5.5	2, .57,515,270	10.2	2, .30,002,009	12.0	2,000,401,000	T
Lenders Option	0	n	N/A	n	N/A	129,849,637	N/A	0	-100.0
Uninsured Secondary Capital ²	0	500,000						-	
# Means the number is too large to display in the cell	Ĭ	555,000		333,000	0.0	222,000	0.0	555,500	1 3.0
			1	1	i i	1	ı	i e	1
Included MBL construction and land development prior to 03/31/09.									

	Missella	naava Information D		Caminas					
Return to cover	Wilscella	neous Information, P For Charter :		Services					
06/07/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Includ	led: Fede	rally Insured State C	redit
1 co. c. cap.	Count	of CU in Peer Group :		Traction 1 co. Group.	, C tu			runy mourou otato o	- Cuit
	Dec-2017	Dec-2018	% Cha	Dec-2019	% Cha	Dec-2020	% Cha	Mar-2021	% Chg
MEMBERSHIP:	200 2011	200 2010	/0 U.i.g	200 20.0	/0 U.I.g	200 2020	70 U.I.g		/0 U.i.g
Num Current Members	1,452,892	1,507,778	3.8	1,534,442	1.8	1,572,681	2.5	1,588,290	1.0
Num Potential Members	33,190,253				4.6	35,026,197	1.4	35,096,889	
% Current Members to Potential Members	4.38				-2.7	4.49	1.1	4.53	
* % Membership Growth	2.64	3.78	+	1.77	-53.2	2.49	40.9	3.97	59.3
Total Num Savings Accts	2,739,099	2,837,355			1.5	2,996,342	4.0	3,032,700	
EMPLOYEES:	2,700,000	2,001,000	0.0	2,000,122	1.0	2,000,042	7.0	0,002,100	1.2
Num Full-Time Employees	3,779	3,966	4.9	4,115	3.8	4,243	3.1	4,247	0.1
Num Part-Time Employees	352	340	+	287	-15.6	269	-6.3	252	-6.3
BRANCHES:	332	340	-5.4	201	-10.0	200	-0.5	202	-0.5
Num of CU Branches	321	322	0.3	324	0.6	318	-1.9	318	0.0
Num of CUs Reporting Shared Branches	321				-6.5	29	0.0	29	
Plan to add new branches or expand existing facilities	14			19	26.7	17	-10.5	15	
MISCELLANEOUS LOAN INFORMATION:	14	15	7.1	19	20.7	17	-10.5	15	-11.8
**Total Amount of Loans Granted YTD	4 200 405 000	4 700 000 400	0.0	E 400 EEE 400	40.7	7 044 040 500	20.0	1 004 000 757	2.4
	4,392,465,382	4,782,698,439	8.9	5,438,555,196	13.7	7,214,210,536	32.6	1,864,026,757	3.4
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
	U	U	IN/A	U	IN/A	U	IN/A	U	IN/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Commercial Loans	32	32	0.0	33	3.1	34	3.0	34	0.0
Credit Builder	27				0.0		-3.8		
Debt Cancellation/Suspension	4			26	0.0	25 4		25	
Direct Financing Leases	0			5	N/A	1	-20.0 N/A	<u>4</u> 1	
Indirect Commercial Loans			+				-		
Indirect Commercial Loans Indirect Consumer Loans	8			8	0.0	8	0.0	8	
	33		+	32	0.0	32	0.0	32	
Indirect Mortgage Loans	8			11	0.0	11	0.0	11	
Interest Only or Payment Option 1st Mortgage Loans	11		+	11	0.0	11	0.0	11	
Micro Business Loans	12			12	0.0	13	8.3	13	
Micro Consumer Loans	11				0.0	11	0.0	11	
Overdraft Lines of Credit	57				-3.6	53	0.0	53	
Overdraft Protection	52				-2.0	49	-2.0	49	
Participation Loans	39			44	0.0	47	6.8	47	
Pay Day Loans	16				0.0	14	-12.5	14	
Real Estate Loans	74			67	-2.9	67	0.0	67	
Refund Anticipation Loans	2			2	0.0	1	-50.0	1	
Risk Based Loans	76	73	-3.9		-2.7	69	-2.8	69	0.0
Share Secured Credit Cards	29	30	3.4	30	0.0	30	0.0	30	0.0
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	77	77	0.0	76	-1.3	75	-1.3	75	0.0
Commercial Share Accounts	44	43	-2.3	43	0.0	42	-2.3	42	0.0
Check Cashing	60	61	1.7	61	0.0	61	0.0	61	0.0
First Time Homebuyer Program	14	16	14.3		0.0	17	6.3	17	0.0
Health Savings Accounts	12	13	8.3	13	0.0	13	0.0	13	0.0
Individual Development Accounts	2	3	50.0	3	0.0	3	0.0	3	0.0
In-School Branches	1	1	0.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales	35	35	0.0	35	0.0	34	-2.9	34	0.0
International Remittances	20				0.0	21	5.0	21	
Low Cost Wire Transfers	75				-1.4	70		71	
**Number of International Remittances Originated YTD	4,162				-4.7	3,800		1,095	
MERGERS/ACQUISITIONS:	.,102	.,101	1	.,200		2,500		.,500	
Completed Merger/Acquisition Qualifying for			1						-
Business Combo Acctng (FAS 141R)	13	13	0.0	14	7.7	14	0.0	14	0.0
Adjusted Retained Earnings Obtained through			1						
Business Combinations	17,042,824	19,237,034	12.9	22,413,114	16.5	22,665,750	1.1	22,665,750	0.0
Fixed Assets - Capital & Operating Leases		., ., ,,,,,		1		77		2	
Aggregate of Future Capital and Operating Lease Pmts			1						
on Fixed Assets (not discounted to PV)	33,195,608	29,249,548	-11.9	33,854,037	15.7	33,763,523	-0.3	32,574,871	-3.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or		, .,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,==			
** Amount is year-to-date and the related % change ratio is annualized.	9/								
, ,			1					40	
# Means the number is too large to display in the cell		l .	1	1				18.MiscInfoAnd	aservices

	Inform	nation System	s & Tech	nology	L				
Return to cover		For Charter :	N/A						
06/07/2021		Count of CU:	94						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer	Group: A	II * State = 'M	О' * Туре	Included: Fe	derally
	Count of CU in	Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Ch
	200 2011	200 2010	/0 U.i.g	200 20.0	/0 U.I.g	200 2020	/0 G.i.g	2021	,, o o,
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	54		<u> </u>		1	42	-12.5	42	0.
Vendor On-Line Service Bureau	44					48	6.7	48	0.0
CU Developed In-House System	0					0	N/A	0	
Other	5					4	0.0	4	0.
Otilei	3	3	0.0	4	-20.0	- 4	0.0	4	0.1
Electronic Einensial Comisso									
Electronic Financial Services Home Banking Via Internet Website	81	78	2.7	78	0.0	77	1.0	77	0.0
	56		_			77 54	-1.3	77	0.0
Automatic Taller Machine (ATM)							-1.8	54	
Automatic Teller Machine (ATM)	74		4			73	-1.4	73	0.
Kiosk	5		4		16.7	7	0.0	7	0.
Mobile Banking	53					59	0.0	60	1.
Other	4	6	50.0	6	0.0	6	0.0	8	33.3
Services Offered Electronically									
Member Application	42					43	0.0	43	0.0
New Loan	49	50	2.0	49	-2.0	50	2.0	51	2.0
Account Balance Inquiry	81	78	-3.7	79	1.3	78	-1.3	78	0.0
Share Draft Orders	62	60	-3.2	59	-1.7	58	-1.7	58	0.0
New Share Account	25	26	4.0	27	3.8	29	7.4	29	0.0
Loan Payments	75	73	-2.7	72	-1.4	72	0.0	73	1.4
Account Aggregation	17	18	5.9	17	-5.6	16	-5.9	16	0.0
Internet Access Services	33	32	-3.0		6.3	34	0.0	34	0.0
e-Statements	74	73			-2.7	70	-1.4	70	0.0
External Account Transfers	31	35				37	5.7	37	0.0
View Account History	81	78				77	-1.3	77	0.0
Merchandise Purchase	6					3	0.0	3	
Merchant Processing Services	6					8	-11.1	8	0.0
Remote Deposit Capture	35					50	8.7	52	4.0
Share Account Transfers	79				1.3	76	-1.3	76	0.0
Bill Payment	66					63	0.0	63	0.0
Download Account History	72				-2.9	66	-1.5	66	0.0
Electronic Cash	5					5	0.0	5	0.0
Electronic Cash Electronic Signature Authentication/Certification									0.0
	25		4		6.3	35	2.9	35	
Mobile Payments	26	31	19.2	34	9.7	38	11.8	38	0.0
Type of World Wide Website Address		_		_	10 =			_	4
Informational	9		4			6	-14.3	5	
Interactive	2	-			0.0	1	0.0	1	0.0
Transactional	79				_	75	-1.3	76	1.3
Number of Members That Use Transactional Website	730,252			, -		947,660	9.2	952,884	0.0
No Website, But Planning to Add in the Future	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0					0	N/A	0	N/A
Interactive	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	100	97	-3.0	95	-2.1	93	-2.1	93	0.
	1	1		1	1			1	1

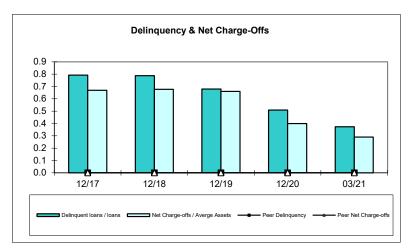
Return to cover

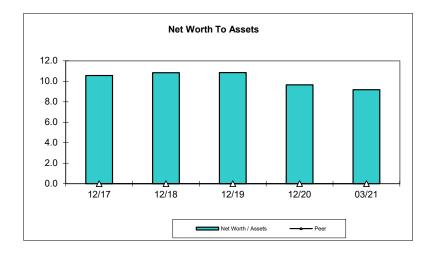
06/07/2021

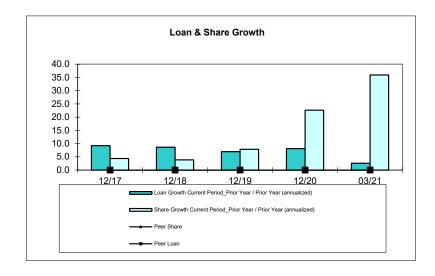
CU Name: N/A Peer Group: N/A Graphs 1 For Charter: N/A Count of CU: 94 Asset Range: N/A

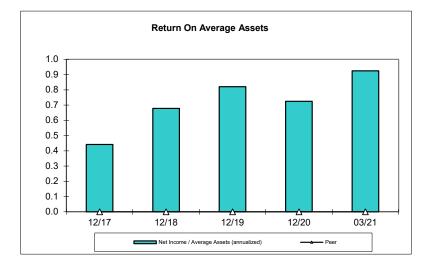
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









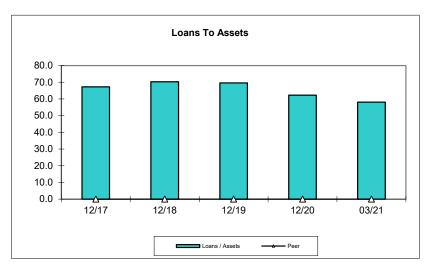
Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

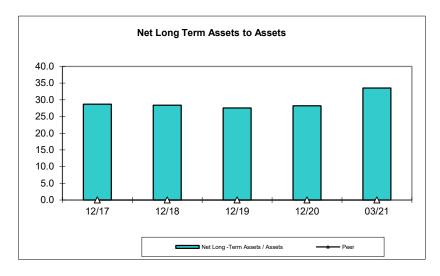
Return to cover

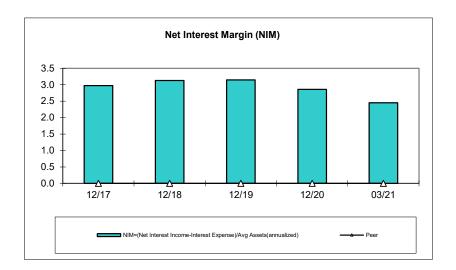
06/07/2021 CU Name: N/A Peer Group: N/A Graphs 2 For Charter: N/A Count of CU: 94 Asset Range: N/A

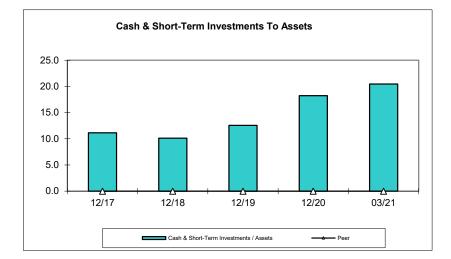
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









Cycle Date: June-2021 Run Date: 09/08/2021 Interval: Annual

Non-Validated

Page Click on links below to jump to FPR contents

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- 2 Key Ratios
- 3 Supplemental Ratios
- 4 Historical Ratios
- 5 Assets
- 6 <u>Liabilities, Shares & Equity</u>
- 7 Income Statement
- 8 Delinguent Loan Information 1
- 9 Delinquent Loan Information 2
- 10 Loan Losses, Bankruptcy Information, & TDRs
- 11 Indirect & Participation Lending
- Real Estate Loan Information 1
- 13 Real Estate Loan Information 2
- 14 <u>Commercial Loan Information</u>
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- 16 Other Investment Information
- 17 Supplemental Share Information, Off Balance Sheet, & Borrowings
- Miscellaneous Information, Programs, & Services
- 19 Information Technology
- 20 Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
 21 Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

 Count of CU :
 94

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District:

N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

Unsecured Loans		S	ummary Financial In	formation						
Course NA	Return to cover									
Page Force Page	09/08/2021		Count of CU:	94						
Dec. 2017 Dec. 2017 Dec. 2018 N. Chg Dec. 2019 N. Chg Dec.	CU Name: N/A		Asset Range :	N/A						
Dec-2017	Peer Group: N/A		Criteria :	Region: Na	ation * Peer Group: A	All * State =	'MO' * Type Include	d: Federall	y Insured State Cred	lit
ASSETS: Anount (Cash & Equivelents) 915,155,222 860,012,204 - 0.2 11,550,508,334 - 1, 2315,055,305 012 2, 268,045,000 010 17 17,000 010 2, 268,045,000 010 17 17,000 010 2, 268,045,000 010 17 17,000 010 2, 268,045,000 010 17 17,000 010 2, 268,045,000 010 17 17,000 010 2, 268,045,000 010 17 17,000 010 17 17,000 010 17 18,000 010 17 18,000 010 17 18,000 010 18,000 010 18,000 010 18,000 010 18,000 010 18,000 010 18,000 010 18,000 010 18,000 010 010 18,000 010 18,000 010 18,000 010 010 010 010 010 010 010 010 010		Count o	f CU in Peer Group :	N/A						
ASSETTS				-/		21.21				
Cash & Equivalents	ASSETS			% Chg		% Chg		% Chg		% Chg
TOTAL INVESTMENTS				-6.2		3/1 1		101.2		16.5
Real Estate Loans					+					19.8
Real Estate Loarns										97.0
Unsecured Leane	Loans field for date	40,919,709	34,300,393	-20.3	73,310,700	112.1	100,001,142	40.5	202,932,110	91.0
Other Loans	Real Estate Loans	3,665,500,835	3,979,839,781	8.6	4,384,497,649	10.2	5,047,527,668	15.1	5,165,129,355	2.3
TOTAL ASSETS 13.66 All 29.09 13.99 13.	Unsecured Loans		893,334,581	4.1	909,803,034	1.8	929,747,122	2.2	898,517,329	-3.4
Monomarc for Loan & Lease Losses or Allowance for Credit Losses on Clare & Leases) (79,779.017) (62,992.046) 2.9 (74,056.628) 9-8 (88,823,48) 21.3 (90,133,153) 1.0 (20,13		4,532,082,913	4,966,759,526		5,228,213,613	5.3	5,398,204,228		5,629,079,555	4.3
Conditionage on Loans & Leases (79,779.017) (62,099.04) 29 (74,050.628) 48 89,824,849 21 21 69,133.150		9,055,891,340	9,839,933,888	8.7	10,522,514,296	6.9	11,375,479,018	8.1	11,692,726,239	2.8
Land And Bulleting	, ,									
Cliber Fixed Assets 53.818.227 57.38.19.70 0.6 63.506.315 10.7 69.664.187 9.5 67.942.126	,	\ · · · /			,					0.3
NOUSIF Deposit 19,933-275 11-77,16,101 4.4 120,763,133 5.3 141,229.883 16,9 146,611.880 10 10 10 10 10 10 10	-									1.7
All Other Asserts				+						-2.3
International Physiols 13,466,498,239 13,995,516,458 3.9 15,108,176,015 8.0 18,274,061,712 21.0 19,771,156,595	·									5.2
LABILITIES & CAPITAL; 12,810,880										
12,810,880		13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	19,771,156,595	8.2
Notes & Interest Payable 370,972,153 436,961,925 17.5 432,644,879 436,961,825 16.1 305,277,768 60.4 229,198,273 164,036,519 28.4 16.1 305,277,768 60.4 239,706,427 Uninsured Secondary Capital and Subordinated Delt Included in Net Worth** 0 500,000 N/A 500,000 0.0 500,000 Share Drafts 228,797,210 2,431,507,210 7,1 2,849,925,821 9,0 3,565,986,436 3,48 3,987,724,337 4,131,686,081 4,9 4,285,586,281 3,0 5,570,741,988 2,566,737,7886 2,566,737,78		40.040.000	44.400.400	40.7	47.570.000	04.7	10.750.101	4 =	44.007.450	
Accounts Payable & Other Liabilities 229,198,273 164,036,519 28.4 190,378,521 16.1 305,277,766 60.4 293,706,427	•									-29.4
Uninsured Secondary Capital and Subordinated beth Included in Net Worth**				+ + + -						-8.6
Subordinated Debt Included in Net Worth*		229,198,273	164,036,519	-28.4	190,378,521	16.1	305,277,786	60.4	293,706,427	-3.8
Share Drafts 2.269.797.210 2.431.507.210 7.1 2.649.925.821 9.0 3.565.896.436 34.6 3.946.110.551 Regular shares 3.937.724.337 4.131.686.081 4.9 4.253.885.211 3.0 5.507.377.896 29.5 6.409.752.791 All Other Shares & Deposits 5.277.041.924 5.365.233.099 1.7 5.961.871.440 11.1 6.703.286.677 12.4 6.905.712.135 TOTAL LABILITIES \$ 612.981.306 614.94.673 0.3 13.566.478787 2.064 16.544.17.66 22.5 17.794.767.677 TOTAL LABILITIES \$ 612.981.306 614.94.673 0.3 13.566.478787 2.064 16.544.17.66 22.5 17.794.767.677 TOTAL CHARLES & DEPOSITS 11.447.356 211.447.356 211.449.463 0.1 211.067.646 0.0 211.172.500 0.0 211.147.638 Regular Reserve 211.447.356 221.149.463 0.1 221.067.646 0.0 211.172.500 0.0 211.147.638 Undivided Earnings 925.767.919 998.862.875 7.9 1.093.849.096 9.5 1.190.468.386 8.8 1.267.585.813 TOTAL LIABILITIES, SHARES & EQUITY 13.666.982.39 13.995.516.458 3.9 15.108.176.015 8.0 16.247.667.72 21.0 19.771.156.595 INCOME & EXPENSE 1.000.000 1.0			500.000	N1/A	500,000	0.0	500.000	0.0	500,000	0.0
Regular shares 3,937,724,337		0 000 707 040	· · · · · · · · · · · · · · · · · · ·	+			•			0.0
All Other Shares & Deposits										10.7
TOTAL SHARES & DEPOSITS 11.484,563,471 11.928,063,500 3.9 12.865,382,478 7.9 15.776,560,009 22.6 17.261,576,776,770,100 17.261,576,477 17.741,100 17.261,576,477 17.741,100 17.261,576,477 17.261,576	•									16.4
Regular Reserve										3.0
Regular Reserve										9.4
Other Reserves										
Undivided Earnings 925,767,919 998,862,875 7.9 1,093,849,096 9.5 1,190,468,386 8.8 1,267,585,813 TOTAL EQUITY 1,366,995,3462 1,452,183,635 6.1 1,601,697,228 10.3 1,729,934,646 8.0 1,796,879,901 TOTAL EIGHITTES, SHARES, & EQUITY 13,466,498,239 13,995,516,458 3.9 15,108,176,015 8.0 18,274,061,712 21.0 19,771,156,595 INCOME & EXPENSE Loan Income* 401,339,528 450,307,958 12.2 502,294,791 11.5 519,062,865 3.3 256,906,133 Investment Income* 54,780,096 65,265,196 19.1 76,801,932 17.7 66,878,692 -12.9 22,025,506 Other Income* 276,240,106 299,576,098 7.7 312,500,523 4.3 360,122,977 15.2 195,319,106 Total Employee Compensation & Benefits* 264,309,396 290,288,984 9.8 306,462,354 5.6 335,727,716 9.5 175,677,717 NCUSIF Premiums Expense* 0 1,300 N/A 5,045 288.1 0 -100.0 1,688 Total Other Operating Expenses* 263,880,478 288,729,525 9.4 313,095,909 8.4 334,061,762 6.7 170,470,369 NCUSIF Stabilization Income* N/A	•						·			0.0
TOTAL EQUITY										-3.1 6.5
TOTAL LIABILITIES, SHARES, & EQUITY 13,466,498,239 13,995,516,458 3.9 15,108,176,015 8.0 18,274,061,712 21.0 19,771,156,595	Š									3.9
NCOME & EXPENSE										8.2
Loan Income*	·	13,400,490,239	13,995,510,456	3.9	15, 106, 176,015	6.0	10,274,001,712	21.0	19,771,150,595	0.2
Investment Income* 54,780,096 65,265,196 19.1 76,801,932 17.7 66,878,692 -12.9 22,025,506		401 330 538	450 307 059	12.2	502 204 701	11.5	510 062 885	2 2	256 006 133	1.0
Other Income* 278,240,106 299,576,098 7.7 312,500,523 4.3 360,122,977 15.2 195,319,106 170,410,410,410 170,410,410 170,410,410 170,410,410 170,410,410 170,410,410 170,410,410 170,410,410 170,410,410 170,410,410 170,410,410 170,410,410 170,410,410 170,410,410 170										-1.0 -34.1
Total Employee Compensation & Benefits* 264,309,396 290,288,984 9.8 306,462,354 5.6 335,727,716 9.5 175,677,717 NCUSIF Premiums Expense * 0 1,300 N/A 5,045 288.1 0 -100.0 1,688 Total Other Operating Expenses* 263,880,478 288,729,525 9.4 313,095,909 8.4 334,061,762 6.7 170,470,369 Non-interest Income & (Expense)* -18,381,245 9,272,131 150.4 26,390,422 184.6 12,271,158 -55.5 18,226,809 NCUSIF Stabilization Income* N/A										8.5
NCUSIF Premiums Expense * 0 1,300 N/A 5,045 288.1 0 -100.0 1,688				+ + + -						4.7
Total Other Operating Expenses* 263,880,478 288,729,525 9.4 313,095,909 8.4 334,061,762 6.7 170,470,369 Non-interest Income & (Expense)* -18,381,245 9,272,131 150.4 26,390,422 184.6 12,271,158 -53.5 18,226,809 NCUSIF Stabilization Income* N/A	· · · · · · · · · · · · · · · · · · ·	204,309,390								N/A
Non-interest Income & (Expense)* -18,381,245 -18,381,2	•	263 880 478	· · · · · · · · · · · · · · · · · · ·	+ + + -			_			2.1
NCUSIF Stabilization Income* N/A										197.1
Provision for Loan/Lease Losses or Total Credit Loss Expense* 65,144,046 66,264,306 1.7 57,973,227 -12.5 59,161,317 2.0 15,015,518 Cost of Funds* 64,596,504 86,045,038 33.2 121,095,816 40.7 108,386,669 -10.5 43,513,902 NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM**/1 58,048,061 93,093,530 60.4 N/A N/A N/A N/A N/A N/A N/A N/	, , ,			 		104.0		-00.0		107.1
Expense* 65,144,046 66,264,306 1.7 57,973,227 -12.5 59,161,317 2.0 15,015,518 Cost of Funds* 64,596,504 86,045,038 33.2 121,095,816 40.7 108,386,669 -10.5 43,513,902 NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM*/1 58,048,061 93,093,530 60.4 N/A N/A N/A Net Income (Loss)* 58,048,061 93,092,230 60.4 119,355,317 28.2 120,998,248 1.4 87,798,360 TOTAL CU'S 103 99 -3.9 97 -2.0 94 -3.1 94 *Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell Prior to September 2010, this account was named NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. March 2014 and forward includes "Non-Trading Derivative Liabilities."		14/7	14/7		14/7 (14/7		14/7	
Cost of Funds* 64,596,504 86,045,038 33.2 121,095,816 40.7 108,386,669 -10.5 43,513,902 NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM*'11 58,048,061 93,093,530 60.4 N/A N/A N/A N/A N/A N/A N/A N/		65,144,046	66,264,306	1.7	57,973,227	-12.5	59,161,317	2.0	15,015,518	-49.2
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM */1 58,048,061 93,093,530 60.4 N/A N/A N/A N/A N/A N/A N/A N/	•						·			-
EXPENSE & NCUSIF PREMIUM*/1 58,048,061 93,093,530 60.4 N/A N/A N/A N/A N/A N/A N/A N/		,,,,,,,,,	, = =, = =		,,		,,-		, -,	
Net Income (Loss)* 58,048,061 93,092,230 60.4 119,355,317 28.2 120,998,248 1.4 87,798,360 TOTAL CU'S 103 99 -3.9 97 -2.0 94 -3.1 94 * Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell 1 Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. 2 Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. 3 March 2014 and forward includes "Non-Trading Derivative Liabilities."	l ' '	58,048,061	93,093,530	60.4	N/A		N/A		N/A	
TOTAL CU'S 103 99 -3.9 97 -2.0 94 -3.1 94 * Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell 1 Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. 2 Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. 3 March 2014 and forward includes "Non-Trading Derivative Liabilities."	Net Income (Loss)*					28.2		1.4	87,798,360	45.1
* Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell 1 Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. 2 Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. 3 March 2014 and forward includes "Non-Trading Derivative Liabilities."	` '				·				94	0.0
# Means the number is too large to display in the cell 1 Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. 2 Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. 3 March 2014 and forward includes "Non-Trading Derivative Liabilities."										
¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. ² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. ³ March 2014 and forward includes "Non-Trading Derivative Liabilities."	-									
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. ³ March 2014 and forward includes "Non-Trading Derivative Liabilities."	, , ,	Before NCUSIF Stabilization I	Expense. From Decemb	er 2010 forwa	rd, NCUSIF Stabilization	Income, if an	ny, is excluded.			
³ March 2014 and forward includes "Non-Trading Derivative Liabilities."	² Prior to September 2010, this account was named NCUSIF Stabilizati						-			
				T T	,	1	T			
December 2011 and forward includes "Subordinated Debt Included in Net Worth."										
									1. Summary	Finan i i

		Key Ra	otioo ⁷						
Return to cover									
		For Charter : I							
09/08/2021	N. 01 0 11 11 1	Count of CU :							
Credit Union: N/A	No Of Credit Unio	on In Peer Group : I							
Peer Group Number: Custom		Asset Range : I	N/A		D 0000			I 0004	
					Dec-2020			Jun-2021	
	D 0047	D 0040	D 0040	D 0000	DEED 4 ##	5 (1) 4:		DEED 4 44	
CAPITAL ADEQUACY RATIOS	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg.**	Percentile*	* Jun-2021	PEER Avg.**	Percentile**
Net Worth / Total Assets ⁵	40.57	10.84	40.05	0.05	N 1/A	.	0.07	21/2	
	10.57		10.85 N/A	9.65	N/A	N/A		N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies) Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	N/A	N/A		N/A	N/A	N/A		N/A	N/A
	11.10	11.37	11.29	10.09	N/A	N/A		N/A	N/A
RBNW Requirement ⁶	546.17	519.91	499.49	474.00	N/A	N/A		N/A	N/A
GAAP Equity / Total Assets	10.17	10.38	10.60	9.47	N/A	N/A		N/A	N/A
Loss Coverage	17.10	16.06	15.13	10.91	N/A	N/A	7.52	N/A	N/A
ASSET QUALITY RATIOS		+							
Delinguent Loans / Total Loans	0.79	0.79	0.68	0.51	N/A	N/A	0.35	N/A	N/A
Delinquent Loans / Net Worth	5.04	5.11	4.36		N/A	N/A		N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.67	0.68	0.66	0.40	N/A	N/A		N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.50	1.50	1.36	0.40	N/A N/A	N/A		N/A	N/A
Other Non-Performing Assets / Total Assets	0.09	0.08	0.09	0.93	N/A	N/A		N/A	N/A
Other Non-Performing Assets / Total Assets	0.09	0.00	0.09	0.07	IN/A	IN/F	0.03	IN/A	IN/A
MANAGEMENT RATIOS									
Net Worth Growth ¹	3.97	6.61	8.05	7.53	N/A	N/A	10.08	N/A	N/A
Share Growth ¹	4.37	3.86	7.85	22.63	N/A	N/A		N/A	N/A
Loan Growth ¹	9.22	8.66	6.94	8.11	N/A	N/A		N/A	N/A
Asset Growth ¹	4.91	3.93	7.95	20.95	N/A	N/A		N/A	N/A
Investment Growth ¹	-5.00	-7.46	8.86	60.02	N/A N/A	N/A		N/A	N/A
Membership Growth ¹	2.64	3.78	1.77	2.49	N/A N/A	N/A		N/A	N/A
Membership Growth	2.04	3.70	1.77	2.49	IN/A	IN/F	2.44	IN/A	IN/A
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.44	0.68	0.82	0.72	N/A	N/A	0.92	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.45	0.67	0.68	0.66	N/A	N/A		N/A	N/A
Operating Expenses / Average Assets ¹	4.02		4.26		N/A	N/A		N/A	
PLLL or Credit Loss Expense / Average Assets ¹	0.50	0.48	0.40		N/A	N/A			N/A N/A
T LLL of Gredit Loss Expense / Average Assets	0.50	0.40	0.40	0.33	IN/A	IN/F	0.10	IN/A	IN/A
ASSET LIABILITY MANAGEMENT RATIOS									
Est. NEV Tool Post Shock Ratio ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	NI/A	N/A,Assets>\$100M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M		N/A		N/A,Assets>\$100M	N/A	N/A
Total Loans / Total Assets	67.25	70.31	69.65	62.25	N/A	N/A		N/A	N/A
Cash + Short-Term Investments / Assets ³	11.14	10.13	12.57		N/A N/A	N/A		N/A N/A	N/A N/A
Cash - Short-renn investments / Assets	11.14	10.13	12.57	10.23	IN/A	IN/F	17.59	IN/A	IN/A
¹ Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 mor	nths								
This ratio relies on maturity distribution of investments reported pe		the maturity distribution	on could be based on	the repricing interval a	nd not the actual	maturity of the	investment		
⁴ Applicable for credit unions under \$100 million.		,	22 20 24004 011		dotadi				
⁵ For periods after March 2020, Assets in the denominator excludes	Small Business Administr	ration Paycheck Protec	tion Program loans pl	edged as collateral to t	he Federal Rese	rve Bank Pavcl	heck Protection Program	n Lending Facility	
⁶ Applies only if total assets are greater than \$50 million and the RB		<u> </u>						Loriding 1 dollity	<u>-</u>
The FPR was recently reorganized resulting in some ratios being r	<u> </u>			<u> </u>	2 2000011 102.10	- ,.			
	s.ssa.ca sacriot dolotod.	14.10 ,54 410 100111							
							2. Key Ratios		

Return to cover			ental Ratios		
		For Charter :			
09/08/2021 CU Name: N/A		Count of CU : Asset Range :			
Peer Group: N/A			Region: Nation	n * Peer Group	: All * State
•	ount of CU in				
THE DELINOUENCY DATION 1	Dec-2017	Dec-2018	Dec-2019	Dec-2020	Jun-202
OTHER DELINQUENCY RATIOS Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.18	1.04	1.01	0.83	0.5
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00		0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.09	0.99		0.89	0.16
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65		0.44	0.27
Jsed Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85		0.60	0.36
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.79		0.56	0.34
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable All Other Loans >= 60 Days / Total All Other Loans	0.00	0.00		0.00	0.00
FDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	1.35	1.12	0.93	0.68	0.4
Secured by RE	18.75	18.26	19.18	13.87	8.0
ndirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.10	0.94		0.73	0.42
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.61	0.70	0.36	0.45	0.3
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.70	1.95		0.99	0.3
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.77	1.08	0.70	0.15	0.16
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not	70.70	00.00	100.00	0.00	7.0
Secured by RE ²	79.79	89.09 0.00		0.00	7.0
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	0.00 111.16	105.86		0.00 155.17	221.40
REAL ESTATE LOAN DELINQUENCY 1	111.10	100.00	100.04	100.11	۲۲۱.4۱
st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg	0.58	0.80	0.70	0.34	0.3
Fixed and Hybrid/Balloon > 5 years Ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total					
Ist Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE	0.54	0.79	0.64	0.74	0.5
Fixed/Hybrid/Balloon Loans	0.95	0.69	0.46	0.28	0.23
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.22	0.38	0.34	0.37	0.29
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	0.18	0.10	0.16	0.03	0.02
Only and Pmt Opt First & Other RE Loans Fotal TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.39	12.53		13.07	11.00
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE	12.00	12.00	10.21	13.07	11.0
ns also Reported as Commercial Loans	14.70	0.00		0.00	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.73	1.69		0.94	0.6
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54	0.69	0.59	0.40	0.3
MISCELLANEOUS LOAN LOSS RATIOS Charge Offe Due To Benkrintery (VTD) / Total Charge Offe (VTD)	16.91	15.29	14.59	12.86	13.3
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52		2.10	1.9
Net Charge Offs - Oreut Gards / Avg Great Gard Edans Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	0.05	0.38		0.70	0.49
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.77	0.75		0.43	0.29
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.02	0.03	0.01	0.02	0.00
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	0.01	0.02	0.00
Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.06	0.08	-0.01	0.01	0.0
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.00	0.00	0.00	0.00	0.00
Only and Payment Option First & Other RE Loans Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.09	0.08		0.00	0.00 1.2
Net Charge Offs - Leases Necestable / Avg Leases Necestable Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.04	0.00	0.86	0.56	0.30
Net Charge Offs - Participation Loans / Avg Participation Loans	0.77	1.58		0.24	0.00
Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.26	0.03		0.11	0.03
SPECIALIZED LENDING RATIOS					
ndirect Loans Outstanding / Total Loans	23.40	25.15		23.15	23.10
Participation Loans Outstanding / Total Loans	2.82	2.44		3.59	4.18
Participation Loans Purchased YTD / Total Loans Granted YTD Participation Loans Sold YTD / Total Assets	1.97	1.09		2.58	4.3
Forticipation Loans Sold FTD / Total Assets Fotal Commercial Loans / Total Assets 2	0.34 2.54	0.48 2.94		0.37 3.45	0.0s
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted					
/TD Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally	0.01	0.07	0.33	0.29	0.4
Guaranteed Student Loans	33.22	29.33	31.78	32.34	32.8
REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets	15.87	15.49	16.00	18.18	17.6
Fotal Fixed Rate Real Estate / Total Assets	23.61	22.03		29.20	29.7
otal Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.56	26.96		46.17	39.7
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	61.94	59.02		63.26	59.0
nterest Only & Payment Option First & Other RE / Total Assets	0.65	0.74	0.74	0.57	0.5
nterest Only & Payment Option First & Other RE / Net Worth	6.17	6.82	6.84	5.90	5.82
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.30	1.32		2.46	2.7
Jnused Commitments / Cash & ST Investments Complex Assets / Total Assets	130.89	149.11 21.86		76.61	76.6
Complex Assets / Total Assets Short Term Liabilities / Total Shares and Deposits plus Borrowings	21.00 35.21	35.30		22.33 34.67	22.6 33.4
Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)	JJ.Z I	55.50	33.70	J - 1.01	55.4
*Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirem	ents for troubled	debt restructured	d (TDR) loans.		
his policy change may result in a decline in delinquent loans reported as of June 2012.			oolicy change		

		Historica	al Ratios ^{/6}						
Return to cover		For Charter :	N/A						
09/08/2021	С	ount of CU:	94						
CU Name: N/A	А	sset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation	n * Peer Group	: All * State = '	MO' * Type Inclu	ıded: Federa	Ily Insured S	tate Credit
	Count of CU in I	Peer Group :	N/A		Dec-2020			Jun-2021	
			1071					<u> </u>	
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg	Percentile**	Jun-2021	PEER Avg	Percentile**
CAPITAL ADEQUACY					<u></u>			g	
Has the credit union adopted ASC topic 326 (CECL)? If aggregate									
FPR, number of adopters	N/A	N/A	. 0	0	N/A	N/A	0	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments -	N1/A	N1/A		N1/A	.	21/2	N1/A	N1/A	N1/A
Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided	N1/A	N1/A	40.05	0.05	N1/A	N1/A	0.07	N1/A	N1/A
earnings for the adoption of ASC topic 326 (CECL) ^{/5}	N/A	N/A		9.65			9.37	N/A N/A	N/A
Solvency Evaluation (Estimated)	111.92	112.18		110.99			110.42		
Classified Assets (Estimated) / Net Worth	5.61	5.41	4.52	5.10	N/A	N/A	4.87	N/A	N/A
* Net Charge-Offs / Average Loans	0.67	0.00	0.00	0.40	NI/A	NI/A	0.05	NI/A	NI/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	0.67 98.85	0.68 98.02		0.40 101.59			0.25 101.17	N/A	N/A
, ,								N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS Delinquent Loans / Assets 3	-1.16	-1.86		1.16			0.18		N/A
EARNINGS	0.53	0.55	0.47	0.32	N/A	N/A	0.21	N/A	N/A
* Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	0.44	0.00	N1/A	NI/A	NI/A	N1/A	NI/A	NI/A	N1/A
	0.44	0.68		N/A	N/A		N/A	N/A	N/A
* Gross Income/Average Assets * Yield on Average Loans 4	5.58	5.94 4.77		5.67	N/A		4.99		N/A
	4.63			4.70			4.40		N/A
* Yield on Average Investments	1.55	1.97		1.49			0.72	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.12	2.18		2.16			2.05		N/A
* Cost of Funds / Avg. Assets	0.49	0.63		0.65			0.46		N/A
* Net Margin / Avg. Assets	5.09	5.31		5.02			4.53		
* Net Interest Margin/Avg. Assets	2.98	3.13		2.86			2.48		N/A
Operating Exp./Gross Income	71.93	71.03		70.80			72.99		N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹¹	3.13	3.10		2.73			2.51	N/A	
* Net Operating Exp. /Avg. Assets	3.04	3.24	3.33	3.32	N/A	N/A	3.01	N/A	N/A
ASSET / LIABILITY MANAGEMENT			07.57	20.04	21/2	21/2	05.00	11/4	21/2
Net Long-Term Assets / Total Assets	28.69	28.38		28.24			35.00		
Reg. Shares / Total Shares & Borrowings	33.21	33.41		33.95			36.28		
Total Loans / Total Shares	78.85	82.49		72.10			67.74		
Total Shares, Dep. & Borrs / Earning Assets	94.90	94.97	l	95.90			96.52		
Reg Shares + Share Drafts / Total Shares & Borrs	52.36	53.08		55.93			58.61	N/A	N/A
Borrowings / Total Shares & Net Worth	2.87	3.25	2.99	2.54	N/A	N/A	2.13	N/A	N/A
PRODUCTIVITY	100		4.44	1.10		21/2	4.54		21/2
Members / Potential Members	4.38	4.57		4.49			4.54		
Borrowers / Members	49.50	49.45		64.94			97.41	N/A	
Members / Full-Time Empl.	367.36	364.55		359.26			364.94	N/A	
Avg. Shares Per Member	\$7,905	\$7,911	l	\$10,032			\$10,844		
Avg. Loan Balance	\$12,593	\$13,198	l	\$11,138 \$76,604			\$7,540		N/A
* Salary And Benefits / Full-Time Empl.	\$66,829	\$70,186	\$71,965	\$76,694	N/A	N/A	\$80,549	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December	•								
**Percentile Rankings and Peer Average Ratios are produced once a quarter aft Subsequent corrections to data after this date are not reflected in the Percentile			until the next cvc	le.					
Percentile Rankings show where the credit union stands in relation to its peers in group are arranged in order from highest (100) to lowest (0) value. The percentil range of ratios. A high or low ranking does not imply good or bad performance. importance of the percentile rank to the credit union's financial performance.	n key areas of perfo e ranking assigned	rmance. To ar to the credit ur	rive at the percent	ile ranking, all da of the relative sta	inding of that ratio	o in the entire			
11/For periods before 2004, the Fixed Assets & Foreclosed and Repossessed ass	sets did not include	repossessed v	ehicles						
^{2/} Prior to September 2010, this ratio was named Return on Assets Prior to NCU	SIF Stabilization Inc								
From December 2010 forward, NCUSIF Premium Expense is also excluded from The NCUA Reard expressed a regulatory/policy change in May 2012 revising the		ting requirem -	ata for traublad -1-	ht rootrustured /3	FDP) Icana				
The NCUA Board approved a regulatory/policy change in May 2012 revising the This policy change may result in a decline in delinquent loans reported as of July Private Contamber 2010, this patie did not include Leave Und	ine 2012.			,	,	<u> </u>			
$^{4/}$ Prior to September 2019, this ratio did not include Loans Held for Sale in the d	enominator. Prior to	June 2019, th	e numerator may	or may not have	ıncıuaea interest	income on Loans F	ieia for Sale.		

		Asset	ts						
Return to cover		For Charter :							
09/08/2021		Count of CU:							
CU Name: N/A		Asset Range :					L		<u> </u>
Peer Group: N/A	Count	Criteria : of CU in Peer Group :		Nation * Peer Group: A	di * State =	= 'MO' * Type Included	: Federal	ly Insured State Credit	Union
	Count	or do in recircioup.	11//						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Ch
ASSETS									
CASH:	160,323,342	405 222 550	3.1	475.050.004	F 0	255 750 700	40.4	250 000 627	
Cash On Hand Cash On Deposit	729,569,667		-8.9		5.9 43.1	255,759,769 2,017,781,991	46.1 112.2	250,980,637 2,395,154,519	
Cash Equivalents	25,260,213		11.3		-11.9	41,523,622	67.6	50,318,853	
TOTAL CASH & EQUIVALENTS	915,153,222		-6.2	, ,	34.1	2,315,065,382	101.2	2,696,454,009	
	0.0,.00,	333,012,001		1,100,000,00	0	_,0:0,000,000		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
INVESTMENTS:									
Trading Securities	18,421,102	0	-100.0	67,831,186	N/A	N/A		N/A	
Available for Sale Securities	1,845,320,883	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A		N/A	
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted	100 105 001	440 000 500		00 004 407	40.0		400.0		
Equity Securities	109,195,021 N/A	113,089,582 N/A	3.6	98,204,197	-13.2	00.400.207	-100.0	100.057.044	N/.
Trading Debt Securities	N/A N/A			0		29,126,327 77,823,105	N/A N/A	102,057,814 83,324,412	
Available-for-Sale Debt Securities	N/A			0		2,460,987,213		3,068,768,525	
Held-to-Maturity Debt Securities, net of Allowance for Credit Losses	N/A			0		149,746,599		162,090,986	
Deposits in Commercial Banks, S&Ls, Savings Banks	489,840,225		-13.0	422,278,587	-0.9	498,128,311	18.0	477,099,469	
Loans to, Deposits in, and Investments in Natural				, ,				, , , , , , , , , , , , , , , , , , , ,	
Person Credit Unions ²	98,340,915	99,591,294	1.3	108,436,138	8.9	112,403,384	3.7	96,651,179	-14.
Total MCSD/Nonperpetual Contributed Capital and						<u> </u>			
PIC/Perpetual Contributed Capital	17,022,728		0.2		0.3	17,104,980	0.0	17,724,244	
All Other Investments in Corporate Cus	1,717,669		37.5	, ,	267.3	18,250,825		33,262,419	
All Other Investments ²	101,552,301		11.6		14.2	116,726,946		126,828,630	
TOTAL INVESTMENTS	2,681,410,844	2,487,384,854	-7.2	2,486,342,544	0.0	3,480,297,690	40.0	4,167,807,678	19.
LOANS HELD FOR SALE	46,919,709	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.5	202,952,116	97.
LOANS AND LEASES: Unsecured Credit Card Loans	455,285,499	467,669,848	2.7	473,286,319	1.2	429,556,036	-9.2	400,160,364	-6.
All Other Unsecured Loans/Lines of Credit	348,413,410		5.9	· · ·	5.4	454,911,608		455,402,926	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	040,410,410		N/A	, ,	N/A	0 104,511,000	N/A	100,402,020	N/
Non-Federally Guaranteed Student Loans	54,608,683		4.0		-15.6	45,279,478		42,954,039	
New Vehicle Loans	1,219,829,664		15.5		1.4	1,387,880,571	-2.8	1,411,853,292	
Used Vehicle Loans	2,873,782,483	3,100,604,358	7.9	3,309,777,335	6.7	3,479,489,792	5.1	3,660,682,984	5.
Leases Receivable	0	0	N/A	. 0	N/A	427,659	N/A	573,021	34.
All Other Secured Non-Real Estate Loans/Lines of Credit ³	400,817,622	418,755,743	4.5	434,408,411	3.7	470,317,506	8.3	495,427,219	5.
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family									
Residential Properties ³	2,312,434,635	2,468,189,606	6.7	2,693,251,897	9.1	3,341,513,925	24.1	3,456,875,635	3.
Total Loans/Lines of Credit Secured by Junior Lien 1-4	500 000 700	4 000 050 540	4	4 050 040 005		4.050.044.440	0.0		
Family Residential Properties ³	566,939,762		77.1		5.6	1,056,911,140		1,019,319,857	+
All Other Real Estate Loans/Lines of Credit ³	482,307,678		-72.1		18.3	78,256,660	-50.8	83,201,513	+
Commercial Loans/Lines of Credit Real Estate Secured ³ Commercial Loans/Lines of Credit Not Real Estate Secured ³	303,818,760		22.9		26.5	570,845,943		605,732,350	
TOTAL LOANS & LEASES	37,653,144 9,055,891,340		2.4 8.7		44.3 6.9	60,088,700 11,375,479,018		60,543,039 11,692,726,239	
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR	9,055,691,540	9,039,933,000	0.1	10,522,514,290	0.9	11,373,479,010	0.1	11,092,720,239	2.
CREDIT LOSSES ON LOAN & LEASES)	(79,779,017)	(82,092,040)	2.9	(74,050,628)	-9.8	(89,824,348)	21.3	(90,133,153)	0.
Foreclosed Real Estate	8,676,260		2.6	, , , , , ,	15.0	9,817,364		3,773,257	
Repossesed Autos	2,457,656		-8.4		15.8	2,699,099		1,968,452	
Foreclosed and Repossessed Other Assets	646,321	606,612	-6.1	130,524	-78.5	35,175	-73.1	85,100	141.
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	11,780,237		-0.1		10.3	12,551,638		5,826,809	
Land and Building	322,114,034		4.1	, ,	11.6	383,745,884		390,080,658	
Other Fixed Assets	53,818,227		6.6	, ,		69,564,187		67,942,129	
NCUA Share Insurance Capitalization Deposit	109,835,275		4.4	, ,	5.3	141,228,983		148,611,569	
Identifiable Intangible Assets Goodwill	987,987		-24.1	· ·	-34.4	243,394	-50.5	122,966	
TOTAL INTANGIBLE ASSETS	2,042,182 3,030,169		-22.5 -23.0		0.0 -11.1	1,582,360 1,825,754		1,582,360 1,705,326	
Accrued Interest on Loans	25,901,491		-23.0 6.7		8.7	32,785,861	9.1	30,458,479	
Accrued Interest on Investments	7,475,979		7.0		-3.1	7,691,820		8,009,071	
Non-Trading Derivative Assets	0	176,244	N/A			12,256,727	-44.8	6,286,675	
All Other Assets	312,946,729		-4.0		5.2	428,361,974	35.5	442,428,990	
TOTAL OTHER ASSETS	346,324,199		-2.9	376,064,793	11.8	481,096,382	27.9	487,183,215	
TOTAL ASSETS	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	19,771,156,595	8
TOTAL CU's	103				-2.0	94		94	+
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OTHER RE OWNED PRIOR TO 2004									
2 LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS II	NCLUDED IN ALL OTH	ER INVESTMENTS PRIOR	TO JUNE	E 2006 FOR SHORT FORM	M FILERS				
207 ATO TO, BELLOCITO INT, TATE INTEGRAL TO INTEGRAL TERROCITO CON							i .	-	

		iabilities, Shares &	Equity						I
Return to cover		For Charter :							
09/08/2021		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Inclu	ded: Fed	erally Insured State	Credit
·	Count of (CU in Peer Group :	N/A			<u>.</u>			
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:	N1/A	N1/A		NI/A		N1/A		N 1/A	
Other Borrowings Other Notes, Promissory Notes, Interest Payable, &	N/A	N/A		N/A		N/A		N/A	
Draws Against Lines of Credit	370,972,153	423,411,968	14.1	421,309,861	-0.5	441,208,902	4.7	402,809,881	-8.7
Borrowing Repurchase Transactions	0	12,539,957	N/A	, ,		3,828,345	-66.2	3,857,757	
Subordinated Debt	0	0	N/A		<u> </u>	0	N/A	0,001,101	1
Uninsured Secondary Capital and		J	,, .			-			1 47
Subordinated Debt Included in Net Worth ³	0	500,000	N/A	500,000	0.0	500,000	0.0	500,000	0.0
Non-Trading Derivative Liabilities	0	166,000	N/A	· · · · · · · · · · · · · · · · · · ·		2,833,549	438.0	642,657	
Accrued Dividends and Interest Payable	12,810,880	14,436,129	12.7			16,752,124	-4.7	11,827,152	
Accounts Payable & Other Liabilities	229,198,273	163,870,519	-28.5			302,444,237	59.3	293,063,770	
Allowance for Credit Losses on Off-Balance Sheet Credit								· · · · · · · · · · · · · · · · · · ·	
Exposure	N/A	N/A		0		0	N/A	0	N/A
SHARES AND DEPOSITS									
Share Drafts	2,269,797,210	2,431,507,210	7.1		9.0	3,565,896,436	34.6	3,946,110,551	
Regular Shares	3,937,724,337	4,131,668,081	4.9			5,507,377,896	29.5	6,409,752,791	
Money Market Shares	2,695,264,756	2,756,387,263	2.3			3,719,331,051	26.1	3,998,977,684	
Share Certificates	1,657,146,004	1,700,306,318	2.6			1,979,879,721	-3.1	1,886,651,409	
IRA/KEOGH Accounts	849,450,195	813,876,434	-4.2			866,138,550	3.3	870,790,774	+
All Other Shares ¹	39,509,264	42,956,880	8.7			62,857,321	24.0	76,454,577	
Non-Member Deposits	35,671,705	51,706,164	45.0			75,079,034	-4.9	72,837,691	
TOTAL SHARES AND DEPOSITS	11,484,563,471	11,928,408,350	3.9		 	15,776,560,009	22.6	17,261,575,477	+
TOTAL LIABILITIES 4	612,981,306	614,924,573	0.3	13,506,478,787	2,096.4	16,544,127,166	22.5	17,974,276,694	8.6
EQUITY:	925,767,919	998,862,875	7.9	1,093,849,096	9.5	1,190,468,386	8.8	1,261,778,073	6.0
Undivided Earnings Regular Reserves	211,447,356	211,149,463	-0.1			211,172,500	0.0	211,147,636	
Appropriation For Non-Conforming Investments	211,447,550	211,149,403	-0.1	211,007,040	0.0	211,172,300	0.0	211,147,030	0.0
(SCU Only)	66,018	50,795	-23.1	50,795	0.0	50,795	0.0	60,048	18.2
Other Reserves	269,821,767	288,422,581	6.9			339,125,714	8.5	350,901,083	
Equity Acquired in Merger	15,002,815	17,259,153	15.0			20,687,868	1.2	20,231,614	
Miscellaneous Equity	1,188,480	1,188,831	0.0			1,420,931	20.4	1,188,480	
Accumulated Unrealized G/L on AFS Securities	-21,697,137	-32,547,230	-50.0			N/A		N/A	
Accumulated Unrealized Losses for OTTI									
(due to other factors) on HTM Debt Securities	0	0	N/A			0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	213,646	N/A	-571,964	-367.7	-1,132,233	-98.0	-330,698	70.8
Accumulated Unrealized Gains (Losses) on Available for Sale									
Debt Securities ⁵	N/A	N/A		3,399,942		28,247,830	730.8	5,411,986	
Other Comprehensive Income	-32,643,756	-32,416,579	0.7	, ,		-60,107,245	-49.4	-59,316,061	
Net Income	0	0	N/A			0	N/A	5,807,740	+
EQUITY TOTAL	1,368,953,462	1,452,183,535	6.1	1,601,697,228	10.3	1,729,934,546	8.0	1,796,879,901	3.9
TOTAL CHARGE & FOLLTY	12.052.516.022	12 200 501 005	4.1	14 467 070 706	8.1	17 506 404 555	24.0	10 050 455 270	8.9
TOTAL SHARES & EQUITY	12,853,516,933	13,380,591,885	4.1	14,467,079,706	0.1	17,506,494,555	21.0	19,058,455,378	6.9
TOTAL LIABILITIES, SHARES, & EQUITY	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	19,771,156,595	8.2
TOTAL LIABILITIES, STARES, & EXSTI	10,400,430,233	10,333,310,430	0.9	13,100,170,013	0.0	10,274,001,712	21.0	13,771,100,000	0.2
NCUA INSURED SAVINGS ²									
Uninsured Shares	524,340,657	456,184,808	-13.0	583,479,989	27.9	909,231,337	55.8	969,767,830	6.7
Uninsured Non-Member Deposits	7,960,219	1,870,245	-76.5			5,927,271	7.3	6,336,779	
Total Uninsured Shares & Deposits	532,300,876	458,055,053	-13.9			915,158,608	55.4	976,104,609	
Insured Shares & Deposits	10,952,262,595	11,470,353,297	4.7			14,861,401,401	21.1	16,285,470,868	
TOTAL NET WORTH	1,424,145,884	1,518,222,748	6.6			1,763,983,145	7.5	1,852,860,329	
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1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/k	EOGHs, AND NONMEMBE	R SHARES FOR SHO	RT FORM	/ FILERS					
2 October 3, 2008 and forward, the NCUSIF coverage increased to \$250,00	0 for all accounts.								
³ December 2011 and forward includes "Subordinated Debt Included in Net	Worth."								
⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Dep									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AF	S debt securities.							6.	LiabShEquity

		Income Statem	ent						
Return to cover		For Charter :	1						
09/08/2021		Count of CU:	94						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State	= 'MO' * Type Included	d: Federall	y Insured State Cred	dit Unior
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Ch
* INCOME AND EXPENSE									
INTEREST INCOME:	404.044.00		40.0						
Interest on Loans	401,814,363		+		11.6	, ,	3.3	257,053,273	+
Less Interest Refund	(474,835	, , , , , , , , , , , , , , , , , , , ,		\ ' ' /	17.2		-17.0	(147,140)	+
Income from Investments	54,095,830			, ,	14.8		-27.1	22,025,506	+
Income from Trading	684,266	0	-100.0	N/A		N/A		N/A	١
Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities	N1/A	NI/A		4 000 442		10 011 501	E40.0	NI/A	
TOTAL INTEREST INCOME	N/A			1,886,143	40.0	12,244,594	549.2	N/A	
	456,119,624	515,573,154	13.0	579,096,723	12.3	585,941,577	1.2	278,931,639	-4.
INTEREST EXPENSE:	45 704 070	00.047.070	24.0	00 474 000	40.0	77.044.400	40.0	20.470.004	00
Dividends	45,701,376				43.6			30,479,391	+
Interest on Deposits	11,411,353				46.9		-10.0	8,036,484	
Interest on Borrowed Money	7,483,775		+		14.8	, ,	-8.3	4,998,027	
TOTAL INTEREST EXPENSE	64,596,504	86,045,038	33.2	121,095,816	40.7	108,386,669	-10.5	43,513,902	-19.
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE	65,144,046	66,264,306	1.7	57,973,227	-12.5	59,161,317	2.0	15,015,518	-49.
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS	05,144,040	00,204,300	1.7	31,913,221	-12.5	39,101,317	2.0	13,013,310	-43.
EXPENSE	326,379,074	363,263,810	11.3	400,027,680	10.1	418,393,591	4.6	220,402,219	5.
NON-INTEREST INCOME:	020,010,01	000,200,010	11.0	100,021,000	10.1	110,000,001	1.0	220, 102,210	, 0.
Fee Income	127,815,428	134,379,728	5.1	135,042,523	0.5	115,954,272	-14.1	60,163,163	3.
Other Operating Income	150,424,678		1	, ,	7.4	, ,	37.6	135,155,943	+
Gain (Loss) on Investments	-540,993		1	, ,	7	N/A	07.0	N/A	
Gain (Loss) on Equity and Trading Debt Securities (includes	-040,000	4,000,000	040.0	14/71		14/71		14/74	`
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	N/A	N/A		1,860		220,311	######	9,374,806	8.410.
Gain (Loss) on all other Investments or other Hedged items (not		1,7.1		1,000				2,011,000	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Equity or Trading Debt Securities)	N/A	N/A		12,622,918		4,015,688	-68.2	5,081,786	153.
Gain (Loss) on Non-Trading Derivatives	-32,859	334	101.0	5,849,973	#######	6,564,646	12.2	4,133,558	25.
Gain (Loss) on Disposition of Assets	-534,749	-3,297,718	-516.7	1,800,200	154.6	-538,302	-129.9	-614,694	
Gain from Bargain Purchase (Merger)	(0	N/A	. 0	N/A	. 0	N/A	0	N//
Other Non-interest Income/(Expense)	-17,272,644	8,530,819	149.4	6,115,471	-28.3	2,008,815	-67.2	251,353	-75.
NCUSIF Stabilization Income	(0	N/A	. 0	N/A	. 0	N/A	0	N//
TOTAL NON-INTEREST INCOME	259,858,861	308,848,229	18.9	338,890,945	9.7	372,394,135	9.9	213,545,915	14.
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	264,309,396	290,288,984	9.8	306,462,354	5.6	335,727,716	9.5	175,677,717	4.
Travel, Conference Expense	4,638,548	5,473,314	18.0	5,769,374	5.4	4,445,052	-23.0	1,414,157	-36.
Office Occupancy	36,216,580	38,994,024	7.7	41,372,126	6.1	43,330,443	4.7	22,274,008	3 2.
Office Operation Expense	106,328,712	113,327,931	6.6	120,725,503	6.5	127,630,490	5.7	65,633,669	2.
Educational and Promotion	18,614,724	20,259,834	8.8	26,559,082	31.1	27,709,105	4.3	14,983,976	8.
Loan Servicing Expense	37,441,949	40,472,792	8.1	41,551,900	2.7	47,572,883	14.5	25,462,130	7.
Professional, Outside Service	37,649,154	43,243,927	14.9	47,027,923	8.8	51,792,528	10.1	25,946,124	0.
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	١
Member Insurance - NCUSIF Premium ²	(1,300	N/A	5,045	288.1	0	-100.0	1,688	B N/A
Member Insurance - Temporary Corporate		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		2,2 0				,	
CU Stabilization Fund ³		0	N/A	N/A		N/A		N/A	\
Member Insurance - Other	179,644	131,972	+		5.7		16.6	91,340	
Operating Fees	1,663,769	,	+	· · · · · · · · · · · · · · · · · · ·	11.4	· · · · · · · · · · · · · · · · · · ·	-0.8	924,637	_
Misc Operating Expense	21,147,398		+		11.7		5.3	13,740,328	
TOTAL NON-INTEREST EXPENSE	528,189,874		1		7.0		8.1	346,149,774	
NET INCOME (LOSS) EXCLUDING STABILIZATION	, ==,5	, 2,200		, 12,120		, , , , , ,		, -, -	
EXPENSE AND NCUSIF PREMIUMS */4	58,048,061	93,093,530	60.4	N/A		N/A		N/A	\
NET INCOME (LOSS)	58,048,061				28.2		1.4	87,798,360	
RESERVE TRANSFERS:	.,,.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,	
Transfer to Regular Reserve	186,662	939,340	403.2	484,677	-48.4	279,310	-42.4	120,473	-13.
* All Income/Expense amounts are year-to-date while the related % change ratio	,	200,010		13.,0.7		5,510		,	1
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	Ĭ.	1	1			1			
Trom September 2009 to December 2010, this account includes NCUSIF Prem	nium Expense.								
¹ From September 2009 to December 2010, this account includes NCUSIF Prem ² For December 2010 forward, this account includes only NCUSIF Premium Exp.	· · · · · · · · · · · · · · · · · · ·								
² For December 2010 forward, this account includes only NCUSIF Premium Exp	ense.	NCUSIF Premium Fynense	. For Sente	ember 2009 and forward					
	ense. Expense and included the	NCUSIF Premium Expense	. For Septe	ember 2009 and forward,					

Return to cover 199/08/2021 CU Name: N/A Peer Group: N/A DELINQUENCY SUMMARY - ALL LOAN TYPES Amount of Loans in Non-Accrual Status 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent Total Del Loans - All Types (> = 60 Days) DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent Total Del Credit Card Loans 30 to 59 Days Delinquent 180 to 359 Days Delinquent Total Del Credit Card Lns (> = 60 Days) Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent	N/A 128,932,520 54,066,920 13,194,080 4,505,673 71,766,673 0.79 8,215,421 4,911,730 453,143 19,786 5,384,659 1.18 0 0 0 0	N/A 117,049,704 61,384,395 10,319,086 5,844,932 77,548,413 0.79 4,937,969 4,451,553 392,039 14,657 4,858,249 1.04	94 N/A Region: N/A % Chg -9.2 13.5 -21.8 29.7 8.1 -0.6 -39.9 -9.4 -13.5 -25.9 -9.8	Nation * Peer Grou Dec-2019 80,572,848 124,061,856 54,830,599 11,247,026 5,439,618 71,517,243 0.68 4,452,833 4,396,823 300,278 88,309 4,785,410 1.01	6.0 -10.7 9.0 -6.9 -7.8 -13.8 -1.2 -23.4 502.5	Dec-2020 31,816,809 84,157,272 45,224,957 7,652,710 5,011,554 57,889,221 0.51 3,293,500 3,334,923 151,295 91,674	-60.5 -32.2 -17.5 -32.0 -7.9 -19.1 -25.1 -26.0 -24.2 -49.6	Federally Insured St Jun-2021 41,194,235 55,445,696 27,988,635 7,109,683 5,612,514 40,710,832 0.35 2,350,661 1,819,427	
Peer Group: N/A Peer Group: N/A DELINQUENCY SUMMARY - ALL LOAN TYPES Amount of Loans in Non-Accrual Status 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 20 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent	N/A 128,932,520 54,066,920 13,194,080 4,505,673 71,766,673 0.79 8,215,421 4,911,730 453,143 19,786 5,384,659 1.18 0 0 0 0	Asset Range :	N/A Region: N/A % Chg -9.2 13.5 -21.8 29.7 8.1 -0.6 -39.9 -9.4 -13.5 -25.9 -9.8	80,572,848 124,061,856 54,830,599 11,247,026 5,439,618 71,517,243 0.68 4,452,833 4,396,823 300,278 88,309 4,785,410	6.0 -10.7 9.0 -6.9 -7.8 -13.8 -1.2 -23.4 502.5	31,816,809 84,157,272 45,224,957 7,652,710 5,011,554 57,889,221 0.51 3,293,500 3,334,923 151,295	-60.5 -32.2 -17.5 -32.0 -7.9 -19.1 -25.1 -26.0 -24.2 -49.6	Jun-2021 41,194,235 55,445,696 27,988,635 7,109,683 5,612,514 40,710,832 0.35 2,350,661	% Chg 29.5 -34.1 -38.1 -7.1 12.0 -29.7 -31.6
DELINQUENCY SUMMARY - ALL LOAN TYPES Amount of Loans in Non-Accrual Status 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 60 to 179 Days Delinquent	N/A 128,932,520 54,066,920 13,194,080 4,505,673 71,766,673 0.79 8,215,421 4,911,730 453,143 19,786 5,384,659 1.18 0 0 0 0	Criteria : CU in Peer Group : Dec-2018 N/A 117,049,704 61,384,395 10,319,086 5,844,932 77,548,413 0.79 4,937,969 4,451,553 392,039 14,657 4,858,249 1.04	Region: N/A % Chg -9.2 13.5 -21.8 29.7 8.1 -0.6 -39.9 -9.4 -13.5 -25.9 -9.8	80,572,848 124,061,856 54,830,599 11,247,026 5,439,618 71,517,243 0.68 4,452,833 4,396,823 300,278 88,309 4,785,410	6.0 -10.7 9.0 -6.9 -7.8 -13.8 -1.2 -23.4 502.5	31,816,809 84,157,272 45,224,957 7,652,710 5,011,554 57,889,221 0.51 3,293,500 3,334,923 151,295	-60.5 -32.2 -17.5 -32.0 -7.9 -19.1 -25.1 -26.0 -24.2 -49.6	Jun-2021 41,194,235 55,445,696 27,988,635 7,109,683 5,612,514 40,710,832 0.35 2,350,661	% Chg 29.5 -34.1 -38.1 -7.1 12.0 -29.7 -31.6
Amount of Loans in Non-Accrual Status 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent Total Del Credit Card Lns (> = 60 Days) % Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent	N/A 128,932,520 54,066,920 13,194,080 4,505,673 71,766,673 0.79 8,215,421 4,911,730 453,143 19,786 5,384,659 1.18 0 0 0 0	N/A 117,049,704 61,384,395 10,319,086 5,844,932 77,548,413 0.79 4,937,969 4,451,553 392,039 14,657 4,858,249 1.04	-9.2 13.5 -21.8 29.7 8.1 -0.6 -39.9 -9.4 -13.5 -25.9 -9.8	80,572,848 124,061,856 54,830,599 11,247,026 5,439,618 71,517,243 0.68 4,452,833 4,396,823 300,278 88,309 4,785,410	6.0 -10.7 9.0 -6.9 -7.8 -13.8 -9.8 -1.2 -23.4 502.5	31,816,809 84,157,272 45,224,957 7,652,710 5,011,554 57,889,221 0.51 3,293,500 3,334,923 151,295	-60.5 -32.2 -17.5 -32.0 -7.9 -19.1 -25.1 -26.0 -24.2 -49.6	41,194,235 55,445,696 27,988,635 7,109,683 5,612,514 40,710,832 0.35	29.5 -34.1 -38.1 -7.1 12.0 -29.7 -31.6
Amount of Loans in Non-Accrual Status 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent Total Del Credit Card Lns (> = 60 Days) % Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent	N/A 128,932,520 54,066,920 13,194,080 4,505,673 71,766,673 0.79 8,215,421 4,911,730 453,143 19,786 5,384,659 1.18 0 0 0 0	N/A 117,049,704 61,384,395 10,319,086 5,844,932 77,548,413 0.79 4,937,969 4,451,553 392,039 14,657 4,858,249 1.04	-9.2 13.5 -21.8 29.7 8.1 -0.6 -39.9 -9.4 -13.5 -25.9 -9.8	80,572,848 124,061,856 54,830,599 11,247,026 5,439,618 71,517,243 0.68 4,452,833 4,396,823 300,278 88,309 4,785,410	6.0 -10.7 9.0 -6.9 -7.8 -13.8 -9.8 -1.2 -23.4 502.5	31,816,809 84,157,272 45,224,957 7,652,710 5,011,554 57,889,221 0.51 3,293,500 3,334,923 151,295	-60.5 -32.2 -17.5 -32.0 -7.9 -19.1 -25.1 -26.0 -24.2 -49.6	41,194,235 55,445,696 27,988,635 7,109,683 5,612,514 40,710,832 0.35	29.5 -34.1 -38.1 -7.1 12.0 -29.7 -31.6
Amount of Loans in Non-Accrual Status 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent Total Del Credit Card Lns (> = 60 Days) % Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent	128,932,520 54,066,920 13,194,080 4,505,673 71,766,673 0.79 8,215,421 4,911,730 453,143 19,786 5,384,659 1.18	117,049,704 61,384,395 10,319,086 5,844,932 77,548,413 0.79 4,937,969 4,451,553 392,039 14,657 4,858,249 1.04	-9.2 13.5 -21.8 29.7 8.1 -0.6 -39.9 -9.4 -13.5 -25.9 -9.8	124,061,856 54,830,599 11,247,026 5,439,618 71,517,243 0.68 4,452,833 4,396,823 300,278 88,309 4,785,410	6.0 -10.7 9.0 -6.9 -7.8 -13.8 -9.8 -1.2 -23.4 502.5	84,157,272 45,224,957 7,652,710 5,011,554 57,889,221 0.51 3,293,500 3,334,923 151,295	-32.2 -17.5 -32.0 -7.9 -19.1 -25.1 -26.0 -24.2 -49.6	55,445,696 27,988,635 7,109,683 5,612,514 40,710,832 0.35	-34.1 -38.1 -7.1 12.0 -29.7 -31.6
30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) % Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	128,932,520 54,066,920 13,194,080 4,505,673 71,766,673 0.79 8,215,421 4,911,730 453,143 19,786 5,384,659 1.18	117,049,704 61,384,395 10,319,086 5,844,932 77,548,413 0.79 4,937,969 4,451,553 392,039 14,657 4,858,249 1.04	-9.2 13.5 -21.8 29.7 8.1 -0.6 -39.9 -9.4 -13.5 -25.9 -9.8	124,061,856 54,830,599 11,247,026 5,439,618 71,517,243 0.68 4,452,833 4,396,823 300,278 88,309 4,785,410	6.0 -10.7 9.0 -6.9 -7.8 -13.8 -9.8 -1.2 -23.4 502.5	84,157,272 45,224,957 7,652,710 5,011,554 57,889,221 0.51 3,293,500 3,334,923 151,295	-32.2 -17.5 -32.0 -7.9 -19.1 -25.1 -26.0 -24.2 -49.6	55,445,696 27,988,635 7,109,683 5,612,514 40,710,832 0.35	-34.1 -38.1 -7.1 12.0 -29.7 -31.6
60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) % Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	54,066,920 13,194,080 4,505,673 71,766,673 0.79 8,215,421 4,911,730 453,143 19,786 5,384,659 1.18	61,384,395 10,319,086 5,844,932 77,548,413 0.79 4,937,969 4,451,553 392,039 14,657 4,858,249 1.04	13.5 -21.8 29.7 8.1 -0.6 -39.9 -9.4 -13.5 -25.9 -9.8	54,830,599 11,247,026 5,439,618 71,517,243 0.68 4,452,833 4,396,823 300,278 88,309 4,785,410	-10.7 9.0 -6.9 -7.8 -13.8 -9.8 -1.2 -23.4 502.5	45,224,957 7,652,710 5,011,554 57,889,221 0.51 3,293,500 3,334,923 151,295	-17.5 -32.0 -7.9 -19.1 -25.1 -26.0 -24.2 -49.6	27,988,635 7,109,683 5,612,514 40,710,832 0.35	-38.1 -7.1 12.0 -29.7 -31.6
180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) % Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	13,194,080 4,505,673 71,766,673 0.79 8,215,421 4,911,730 453,143 19,786 5,384,659 1.18 0 0 0	10,319,086 5,844,932 77,548,413 0.79 4,937,969 4,451,553 392,039 14,657 4,858,249 1.04	-21.8 29.7 8.1 -0.6 -39.9 -9.4 -13.5 -25.9 -9.8	11,247,026 5,439,618 71,517,243 0.68 4,452,833 4,396,823 300,278 88,309 4,785,410	9.0 -6.9 -7.8 -13.8 -9.8 -1.2 -23.4 502.5	7,652,710 5,011,554 57,889,221 0.51 3,293,500 3,334,923 151,295	-32.0 -7.9 -19.1 -25.1 -26.0 -24.2 -49.6	7,109,683 5,612,514 40,710,832 0.35	-7.1 12.0 -29.7 -31.6
> = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) % Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	4,505,673 71,766,673 0.79 8,215,421 4,911,730 453,143 19,786 5,384,659 1.18 0 0	5,844,932 77,548,413 0.79 4,937,969 4,451,553 392,039 14,657 4,858,249 1.04	29.7 8.1 -0.6 -39.9 -9.4 -13.5 -25.9 -9.8	5,439,618 71,517,243 0.68 4,452,833 4,396,823 300,278 88,309 4,785,410	-6.9 -7.8 -13.8 -9.8 -1.2 -23.4 502.5	5,011,554 57,889,221 0.51 3,293,500 3,334,923 151,295	-7.9 -19.1 -25.1 -26.0 -24.2 -49.6	5,612,514 40,710,832 0.35 2,350,661	12.0 -29.7 -31.6
Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) % Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	71,766,673 0.79 8,215,421 4,911,730 453,143 19,786 5,384,659 1.18 0 0	77,548,413 0.79 4,937,969 4,451,553 392,039 14,657 4,858,249 1.04	-39.9 -9.4 -13.5 -25.9 -9.8	71,517,243 0.68 4,452,833 4,396,823 300,278 88,309 4,785,410	-7.8 -13.8 -9.8 -1.2 -23.4 502.5	57,889,221 0.51 3,293,500 3,334,923 151,295	-19.1 -25.1 -26.0 -24.2 -49.6	40,710,832 0.35 2,350,661	-29.7 -31.6
% Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) %Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	0.79 8,215,421 4,911,730 453,143 19,786 5,384,659 1.18 0 0 0	0.79 4,937,969 4,451,553 392,039 14,657 4,858,249 1.04	-0.6 -39.9 -9.4 -13.5 -25.9 -9.8	4,452,833 4,396,823 300,278 88,309 4,785,410	-9.8 -1.2 -23.4 502.5	3,293,500 3,334,923 151,295	-25.1 -26.0 -24.2 -49.6	0.35 2,350,661	-31.6 -28.6
DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) %Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II Ioans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	8,215,421 4,911,730 453,143 19,786 5,384,659 1.18 0 0	4,937,969 4,451,553 392,039 14,657 4,858,249 1.04	-39.9 -9.4 -13.5 -25.9 -9.8	4,452,833 4,396,823 300,278 88,309 4,785,410	-9.8 -1.2 -23.4 502.5	3,293,500 3,334,923 151,295	-26.0 -24.2 -49.6	2,350,661	-28.6
Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) %Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	4,911,730 453,143 19,786 5,384,659 1.18 0 0	4,451,553 392,039 14,657 4,858,249 1.04	-9.4 -13.5 -25.9 -9.8	4,396,823 300,278 88,309 4,785,410	-1.2 -23.4 502.5	3,334,923 151,295	-24.2 -49.6		
30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) %Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	4,911,730 453,143 19,786 5,384,659 1.18 0 0	4,451,553 392,039 14,657 4,858,249 1.04	-9.4 -13.5 -25.9 -9.8	4,396,823 300,278 88,309 4,785,410	-1.2 -23.4 502.5	3,334,923 151,295	-24.2 -49.6		
60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	4,911,730 453,143 19,786 5,384,659 1.18 0 0	4,451,553 392,039 14,657 4,858,249 1.04	-9.4 -13.5 -25.9 -9.8	4,396,823 300,278 88,309 4,785,410	-1.2 -23.4 502.5	3,334,923 151,295	-24.2 -49.6		
180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) %Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	453,143 19,786 5,384,659 1.18 0 0 0	392,039 14,657 4,858,249 1.04	-13.5 -25.9 -9.8	300,278 88,309 4,785,410	-23.4 502.5	151,295	-49.6	1,819,427	45.4
> = 360 Days Delinquent Total Del Credit Card Lns (> = 60 Days) %Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	19,786 5,384,659 1.18 0 0 0	14,657 4,858,249 1.04 0	-25.9 -9.8	88,309 4,785,410	502.5			100 570	40.6
Total Del Credit Card Lns (> = 60 Days) %Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	5,384,659 1.18 0 0 0 0	4,858,249 1.04 0	-9.8	4,785,410		91,674		126,570	-16.3
%Credit Cards DQ >= 60 Days / Total Credit Card Loans Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	1.18 0 0 0 0	1.04 0 0			-1.5	•	3.8	77,306	-15.7
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only) 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	0 0 0	0	-12.2		-2.7	3,577,892		2,023,303	-43.4 -39.3
30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	0 0 0	0	1	1.01	-2.1	0.83	-17.6	0.51	-39.3
60 to 179 Days Delinquent 180 to 359 Days Delinquent	0 0 0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0			0		0		0	
•	0	0		0		0		0	
ooo baya boliilquott	-	0	1	0		0	+	0	
Total Del PAL Lns (> = 60 Days)	0	0	+	0		0		0	
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	-	0.00	N/A	0.00		0.00	N/A
Non-Federally Guaranteed Student Loans	0.00	0.00	14/7	0.00	14// (0.00	14/7 (0.00	
30 to 59 Days Delinquent	623,289	721,294	15.7	345,615	-52.1	320,685	-7.2	400,953	25.0
60 to 179 Days Delinquent	523,893	539,953		352,621	-34.7	404,847	14.8	58,598	-85.5
180 to 359 Days Delinquent	54,385	1,680	+	10,145		0	1	10,602	N/A
> = 360 Days Delinquent	19,548	18,338		0		0		0	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	597,826	559,971		362,766		404,847	11.6	69,200	-82.9
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total									
Non-Federally Guaranteed Student Loans	1.09	0.99	-10.0	0.76	-23.2	0.89	18.1	0.16	-82.0
New Vehicle Loans									
30 to 59 Days Delinquent	16,110,931	17,144,506		16,255,880	-5.2	10,768,591	-33.8	7,762,928	-27.9
60 to 179 Days Delinquent	6,410,859	7,710,929		6,903,799	-10.5	5,367,942		3,027,769	-43.6
180 to 359 Days Delinquent	936,510	1,164,607		744,085		612,624	-17.7	639,897	4.5
> = 360 Days Delinquent	230,330	245,922	+	124,105		162,067	30.6	145,600	-10.2
Total Del New Vehicle Lns (> = 60 Days)	7,577,699	9,121,458		7,771,989	-14.8	6,142,633		3,813,266	-37.9
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans	0.62	0.65	4.2	0.54	-16.0	0.44	-18.7	0.27	-39.0
	F4 000 040	45.005.000	44.0	40 500 000	4.5	24 500 000	05.0	04.000.000	
30 to 59 Days Delinquent	51,920,810	45,905,226		46,596,833		34,582,296		24,820,369	-28.2 -39.2
60 to 179 Days Delinquent	21,671,087	20,735,621	1	21,111,749	-33.3	17,601,113	-10.0	10,701,527	-39.2 -28.4
180 to 359 Days Delinquent	5,223,709	4,819,628	+	3,214,353	-56.2	2,828,918		2,025,186	
> = 360 Days Delinquent Total Del Used Vehicle Lns (> = 60 Days)	1,027,184 27,921,980	820,952 26,376,201		359,953 24,686,055		561,285 20,991,316		475,248 13,201,961	-15.3 -37.1
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	+			0.60		0.36	
Nooda vollido Edalio - do Bajor fotal doda vollido Edalio	0.97	0.00	-12.4	0.73	-12.5	0.00	-13.1	0.30	-40.2
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	0.87	0.79	-9.2	0.69	-13.0	0.56	-18.6	0.34	-39.8
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0		0		0		0	
180 to 359 Days Delinquent	0	0		0		0		0	
> = 360 Days Delinquent	0	0		0		0		0	
Total Del Leases Receivable (> = 60 Days)	0	0		0		0		0	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	1	0.00	N/A	0.00		0.00	N/A
All Other Loans ²	5.55	2.30		3.30	,	3.30	,, (3.30	
30 to 59 Days Delinquent	8,495,874	8,344,958	-1.8	10,487,289	25.7	7,880,216	-24.9	3,919,632	-50.3
60 to 179 Days Delinquent	7,341,415	7,803,444		6,602,037	-15.4	5,798,716		2,878,081	-50.4
180 to 359 Days Delinquent	2,431,523	924,518	+	1,086,761	17.5	705,860		1,198,444	69.8
> = 360 Days Delinquent	815,264	502,060		467,575		166,590		259,578	55.8
Total Del All Other Loans (> = 60 Days)	10,588,202	9,230,022		8,156,373	-11.6	6,671,166		4,336,103	-35.0
%All Other Loans >= 60 Days / Total All Other Loans	1.35	1.12		0.93	-16.9	0.68		0.43	-36.7
# Means the number is too large to display in the cell			13	3.30	1 2.0	3.30		50	
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquen	ncy reporting require	ements for troubled de	bt restructu	ired (TDR) loans. This	policy chan	ge may result in a			
decline in delinquent loans reported as of June 2012.				, ,	. ,	- •			

Name: N/A Per Group: N/A ELINQUENT LOANS BY CATEGORY L REAL ESTATE LOANS to 59 Days Delinquent 50 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Fotal Del Real Estate Loans (> = 60 Days) Fotal Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Mortgage Fixed Rate and Hybrid/Balloon > 5 years to 59 Days Delinquent	Count of Dec-2017 43,566,195 13,207,936 4,094,810 2,393,561 19,696,307 1.73	CU in Peer Group : Dec-2018 39,995,751 20,142,895 3,016,614	94 : N/A : Region:			tate = 'MO' * Type li	ncluded:	Federally Insured S	State
Name: N/A er Group: N/A ELINQUENT LOANS BY CATEGORY L REAL ESTATE LOANS to 59 Days Delinquent 50 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days) Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Mortgage Fixed Rate and Hybrid/Balloon > 5 years	43,566,195 13,207,936 4,094,810 2,393,561 19,696,307	Asset Range :	N/A Region: N/A			tate = 'MO' * Type li	ncluded:	Federally Insured S	State
ELINQUENT LOANS BY CATEGORY L REAL ESTATE LOANS to 59 Days Delinquent to to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days) Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Mortgage Fixed Rate and Hybrid/Balloon > 5 years	43,566,195 13,207,936 4,094,810 2,393,561 19,696,307	Criteria : CU in Peer Group : Dec-2018 39,995,751 20,142,895 3,016,614	Region:			tate = 'MO' * Type li	ncluded:	Federally Insured S	State
to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Fotal Del Real Estate Loans (> = 60 Days) Fotal Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 50 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 50 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 50 Days / Total Real Estate Loans	43,566,195 13,207,936 4,094,810 2,393,561 19,696,307	Dec-2018 39,995,751 20,142,895 3,016,614		Dec-2019					
to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Fotal Del Real Estate Loans (> = 60 Days) Fotal Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 50 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 50 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 50 Days / Total Real Estate Loans	43,566,195 13,207,936 4,094,810 2,393,561 19,696,307	39,995,751 20,142,895 3,016,614	% Chg	Dec-2019					
to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Fotal Del Real Estate Loans (> = 60 Days) Fotal Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 50 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 50 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 50 Days / Total Real Estate Loans	43,566,195 13,207,936 4,094,810 2,393,561 19,696,307	39,995,751 20,142,895 3,016,614	8 % Chg	Dec-2019					
to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Fotal Del Real Estate Loans (> = 60 Days) Fotal Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 50 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 50 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 50 Days / Total Real Estate Loans	13,207,936 4,094,810 2,393,561 19,696,307	20,142,895 3,016,614			% Chg	Dec-2020	% Chg	Jun-2021	% Cł
to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days) Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Mortgage Fixed Rate and Hybrid/Balloon > 5 years	13,207,936 4,094,810 2,393,561 19,696,307	20,142,895 3,016,614							
60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Fotal Del Real Estate Loans (> = 60 Days) Fotal Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 50 Days / Total Real Estate Loans Mortgage Fixed Rate and Hybrid/Balloon > 5 years	13,207,936 4,094,810 2,393,561 19,696,307	20,142,895 3,016,614							<u> </u>
I80 to 359 Days Delinquent > = 360 Days Delinquent Fotal Del Real Estate Loans (> = 60 Days) Fotal Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Mortgage Fixed Rate and Hybrid/Balloon > 5 years	4,094,810 2,393,561 19,696,307	3,016,614			14.8				
> = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days) Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Mortgage Fixed Rate and Hybrid/Balloon > 5 years	2,393,561 19,696,307				-23.2				
Fotal Del Real Estate Loans (> = 60 Days) Fotal Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Fotal Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Mortgage Fixed Rate and Hybrid/Balloon > 5 years	19,696,307	4 0 40 000			95.3	3,354,013			_
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Mortgage Fixed Rate and Hybrid/Balloon > 5 years						4,029,938			_
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans Mortgage Fixed Rate and Hybrid/Balloon > 5 years	1./3			25,754,650	-6.0		-22.0		
Mortgage Fixed Rate and Hybrid/Balloon > 5 years	0.54				-3.5				
<u> </u>	0.54	0.69	28.1	0.59	-14.7	0.40	-32.2	0.33	-16
	21,722,723	18,918,175	5 -12.9	24,348,405	28.7	12,088,818	-50.4	8,840,520	-26
60 to 179 Days Delinquent	6,224,895				-20.0				
180 to 359 Days Delinquent	2,208,221				85.2				
> = 360 Days Delinquent	1,818,660					2,094,884			_
Fotal Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	1,010,000	2,011,000	00.1	2,000,100	10.7	2,001,001	12.0	2,020,101	
	10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	9,687,094	
st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1si		10,020,100	10.0	11,701,011	0.0	10,112,100	01.0	0,001,001	
g Fixed and Hybrid/Balloons > 5 yrs	0.58	0.80	37.6	0.70	-12.1	0.34	-51.6	0.31	-6
Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
to 59 Days Delinquent	14,656,618	13,752,148	-6.2	13,928,741	1.3	11,423,225	-18.0	4,928,299	-56
60 to 179 Days Delinquent	3,289,141				-29.4				
180 to 359 Days Delinquent	1,028,961					843,182			_
> = 360 Days Delinquent	128,960			1,380,438			-11.4		
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	4,447,062						-9.7		_
st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent									
60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5									
	0.54	0.79	44.4	0.64	-18.2	0.74	15.2	0.56	-2
ner Real Estate Fixed Rate/Hybrid/Balloon									
to 59 Days Delinquent	3,013,392	2,011,967	-33.2	1,880,086	-6.6	1,010,862	-46.2	319,349	-6
60 to 179 Days Delinquent	2,622,741	1,222,044	-53.4	879,658	-28.0	321,240	-63.5	171,170	-40
180 to 359 Days Delinquent	510,509	83,489	-83.6	349,436	318.5	259,203	-25.8	80,425	-69
> = 360 Days Delinquent	328,584	365,590	11.3	182,090	-50.2	345,791	89.9	500,814	44
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	3,461,834	1,671,123	-51.7	1,411,184	-15.6	926,234	-34.4	752,409	-18
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total									
ner RE Fixed/Hybrid/Balloon Loans	0.95	0.69	-27.1	0.46	-33.0	0.28	-40.2	0.23	-1
ner Real Estate Adjustable Rate									
to 59 Days Delinquent	4,173,462			, ,	8.5				
60 to 179 Days Delinquent	1,071,159				-20.8				
180 to 359 Days Delinquent	347,119				67.9	·		·	_
> = 360 Days Delinquent	117,357			,		366,156		,	_
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,535,635	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6	2,778,427	-23
Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other	0.22	0.20	76.1	0.34	0.0	0.27	6.5	0.20	-2 ⁻
Adjustable Rate Loans	0.22	0.38	70.1	0.34	-9.8	0.37	6.5	0.29	2
MMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2			-						
mber Commercial Loans Secured By RE	2.002.594	2 466 925	19.4	4 24E EE2	22.5	E 26E 676	24.0	1 126 050	-78
to 59 Days Delinquent	2,903,581			, ,	-78.3				
60 to 179 Days Delinquent 180 to 359 Days Delinquent	2,172,901					·		·	_
> = 360 Days Delinquent	0			· · ·				·	
Fotal Del Member Commercial Loans Secured by RE (> = 60 Days)					-16.6	•			
Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total	2,172,901	4,050,190	, 00.4	3,376,005	-10.0	835,199	-/5.3	1,074,638	2
mber Commercial Loans Secured by RE Delinquent >= 60 Days / Total	0.78	1.21	54.6	0.80	-34.2	0.17	-78.4	0.21	2
mber Commercial Loans NOT Secured By RE	0.70	1.21	3-7.0	0.00	57.2	0.17	, 0.4	0.21	
to 59 Days Delinquent	297,415	127,751	-57.0	436,177	241.4	70,254	-83.9	111,683	59
60 to 179 Days Delinquent	117,100			· ·	5.5			·	
180 to 359 Days Delinquent	16,918		_	· ·	N/A	24,968		·	
> = 360 Days Delinquent	312,344				-40.1	24,300			
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	446,362						-65.5		
Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total	1.13,332	333,010	1	552,000		.51,201	33.3	1.5,557	
mber Commercial Loans NOT Secured By RE	1.53	1.18	-23.2	0.60	-49.0	0.20	-66.8	0.03	-8
nMember Commercial Loans Secured By RE	1.00	1.10	20.2	0.00	10.0	0.20	33.0	0.00	
to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	. 0	1
60 to 179 Days Delinquent	0								
180 to 359 Days Delinquent	0		+						+
> = 360 Days Delinquent	0		+			0			
Fotal Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0								, ,
IonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total			,,		,, (,, (
nMember Commercial Loans Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N
nMember Commercial Loans NOT Secured By RE									
to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	. 0	1
60 to 179 Days Delinquent	0		_			0			
180 to 359 Days Delinquent	0					0			_
> = 360 Days Delinquent	0		+			0			
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0		_			0			
IonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /			1		,, (<u> </u>
al NonMember Commercial Loans NOT Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	1
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ne NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency	reporting requirements	for troubled debt restrue	ctured (TDI	R) loans.					

	Losses, Bankrupto	y Information, and Ti		ebt Restructured Lo	oans				
Return to cover 09/08/2021		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	ation * Peer Group	: All * Sta	te = 'MO' * Type Incl	ıded: Fe	derally Insured State	Credit
	Count o	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off * Total Loans Recovered	69,195,377		9.5	80,104,803		, ,	-27.3	23,209,837	
* NET CHARGE OFFS (\$\$)	11,165,036 58,030,341	11,763,659 64,017,764	5.4 10.3	12,868,486 67,236,317	9.4 5.0	, ,	13.0 -35.0	8,706,715 14,503,122	
**%Net Charge-Offs / Average Loans	0.67	, ,	1.3	0.66			-39.5	0.25	
Total Del Loans & *Net Charge-Offs 1	129,797,014	141,566,177	9.1	138,753,560	-2.0	101,619,365	-26.8	55,213,954	-45.7
Combined Delinquency and Net Charge Off Ratio ¹	1.46	1.47	0.3	1.34	-8.6	0.91	-32.2	0.60	-34.0
LOAN LOSS SUMMARY BY LOAN TYPE	40.705.000	40.077.740	7.5	44.047.005	0.0	44 077 400	00.5	5 400 400	0.6
* Unsecured Credit Card Lns Charged Off * Unsecured Credit Card Lns Recovered	12,725,096 2,077,555		7.5 -0.8	14,947,985 2,392,491	9.3 16.1	· ' '	-20.5 -0.4	5,463,108 1,394,352	+
* NET UNSECURED CREDIT CARD C/Os	10,647,541	11,616,983	9.1	12,555,494	8.1	· ' '	-24.4	4,068,756	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36		6.9	2.67	6.0	, ,	-21.2	1.96	
* Non-Federally Guaranteed Student Loans Charged Off	32,003		578.1	8,799,744		,	-95.7	116,674	
* Non-Federally Guaranteed Student Loans Recovered	3,374	· · · · · · · · · · · · · · · · · · ·	104.5	17,200	149.3		174.3	8,958	_
* Net Non-Federally Guaranteed Student Loans C/Os ** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	28,629	210,108	633.9	8,782,544	4,080.0	328,168	-96.3	107,716	-34.4
Federally Guaranteed Student Loans	0.05	0.38	597.3	16.77	4,346.6	0.70	-95.8	0.49	-30.7
* Total 1st Mortgage RE Loan/LOCs Charged Off	936,499		-67.3	376,460	22.8		89.7	42,149	
* Total 1st Mortgage RE Loans/LOCs Recovered	675,834	67,765		59,740		· · · · · · · · · · · · · · · · · · ·	1.4	136,731	351.4
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	260,665	238,814	-8.4	316,720	32.6	653,543	106.3	-94,582	-128.9
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.01	0.01	-14.2	0.01	22.1	0.02	77.9	0.00	-125.8
* Total Other RE Loans/LOCs Charged Off	1,135,361	1,540,353	35.7	708,413	-54.0		-29.9	316,858	_
* Total Other RE Loans/LOCs Recovered	574,514		3.9	810,947	35.8	· · · · · · · · · · · · · · · · · · ·	-49.9	249,315	
* NET OTHER RE LOANS/LOCs C/Os	560,847	943,362	68.2	-102,534	-110.9	90,137	187.9	67,543	49.9
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.06		50.9	-0.01	-109.8		183.4	0.01	52.6
* Total Real Estate Loans Charged Off	2,071,860		-10.9	1,084,873	-41.3		11.6		
* Total Real Estate Lns Recovered * NET Total Real Estate Loan C/Os	1,250,348 821,512	,	-46.8 43.9	870,687 214,186	31.0 -81.9		-46.4 247.2	386,046 -27,039	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.02		33.1	0.01	-83.4		207.9	0.00	
* Total TDR 1st & Other Real Estate Lns Charged Off	281,000			148,302			-93.4	21,535	
* Total TDR 1st & Other Real Estate Lns Recovered	3,888		-94.4	2,565	•		134.5	3,281	
*NET TDR Real Estate C/Os	277,112	,		145,737	33.4	,	-97.4	18,254	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans * Total Leases Receivable Charged Off	0.67 0		-56.9 N/A	0.40	39.1 N/A		-97.2 N/A	0.13	-
* Total Leases Receivable Griarged Gri	0		N/A N/A	0			N/A N/A	4,252 1,148	
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A		N/A	3,104	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	1.24	N/A
BANKRUPTCY SUMMARY								-	
Number of Members Who Filed Chapter 7 YTD Number of Members Who Filed Chapter 13 YTD	2,132	· · · · · · · · · · · · · · · · · · ·	-13.5	1,864	1.1	,	-19.9	552	_
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2,496	1,340	-46.3 1,100.0	1,556	16.1 -75.0		-46.6 -33.3	447	
Total Number of Members Who Filed Bankruptcy YTD	4,630		-30.7	3,426			-32.0	999	_
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	51,178,167	,	-21.7	37,095,478	-7.5	,	-28.4	11,767,366	
* All Loans Charged Off due to Bankruptcy YTD	11,698,317			11,688,757	0.9	, ,	-35.9	3,088,442	+
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	-9.5	14.59	-4.6	12.86	-11.9	13.31	3.5
REAL ESTATE FORECLOSURE SUMMARY Real Estate Loans Foreclosed YTD	4,655,897	6,074,059	30.5	4,914,037	-19.1	6,716,484	36.7	1,208,165	-82.0
Number of Real Estate Loans Foreclosed YTD	4,000,697		31.4	4,914,037	-19.1		-19.2	1,200,103	
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	- 31	37	31.4	32	22.7	72	10.2	10	55.0
TDR First Mortgage RE Loans	33,070,119	32,760,812	-0.9	28,952,337	-11.6		-13.8	23,912,014	
TDR Other RE Loans	4,601,826		3.2	5,601,360	18.0		0.3	2,912,220	
Total TDR First and Other RE Loans	37,671,945		-0.4	34,553,697	-7.9		-11.5	26,824,234	+
TDR RE Loans Also Reported as Commercial Loans ² TDR Consumer Loans (Not Secured by RE)	1,747,245 15,053,722		-64.4 28.9	2,139,600 20,807,539	243.9 7.2		103.4 -21.3	5,954,602 13,828,448	+
TDR Commercial Loans (Not Secured by RE) ²	449,555		-43.1	136,461	-46.7			3,964,838	
Total TDR First RE, Other RE, Consumer, and Commercial Loans	53,175,222		7.5	55,497,697	-2.9		-8.5	44,617,520	
Total TDR Loans to Total Loans	0.59	0.58	-1.0	0.53	-9.2	0.45	-15.4	0.38	-14.5
Total TDR Loans to Net Worth	3.73		0.9	3.38	-10.2		-14.9	2.41	
TDR portion of Allowance for Loan and Lease Losses	1,595,453	1,143,098	-28.4	849,843	-25.7	981,717	15.5	911,817	-7.1
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annuali The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquer		ts for troubled dobt roots	ctured (TDD)	loans					+
This policy change may result in a decline in delinquent loans reported as of June 2012.	oy reporting requiremen	แอ เบา แบนมเฮน นิยมโ โยริโโนใ	otarea (TDR)	ivalis.					
² Reporting requirements for loans were changed with September 2017 cycle to accommod	-4- 4	tion of commercial loops. T	This policy of	ango may causo fluotu	ations			<u>I</u>	1

Security Control of Control o		lr	direct and Participation	on Lendir	ng					
Column Max Column Colu										
Page Court										
Dec-2017 Dec-2017 No. Dec-2017 No. Dec-2018										
Number Lowe OutFirmation	Peer Group: N/A	0		_	Nation * Peer Group: A	All * State	= 'MO' * Type Include	d: Federa	lly insured State Cred	lit Union
MORRECT LOANS OUTSTANDING		Count	of CU in Peer Group :	N/A						
Indirect Laran - Foint of Sole Arrangement 1,968/70 300 1,968/20 500 1,96	INDIDECT LOANS OUTSTANDING	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
Instruct Learns - Continuored Learning Federicationship \$20,000,947 10,000,059 10.0 11,77,98,030 6.0 15,718,21277 5.0 98,918,181		1 100 767 300	1 456 242 509	21.5	1 /25 1/1 229	1 /	1 591 752 922	10.2	1 710 020 261	8.7
Test Outstanding Indicate Leans	3									+
Substitutions Cultisarding Total Learns 2,44 2,516 2,47 3,47										
DELINGUINTY - NORTECT LEBRONG* 16,579,229 11,015,000 24, 12,027,470 16, 13,227,141,142 -20,7 2,249,001 18, 10,000,000 18,										+
30 in 59 Days Delinquent		20.40	20.10	7.5	24.10	-0.0	20.10	-4.2	20.10	0.0
Section 1988 1988 1988 1988 24 177.15.444 8.2 187.15.142 5.7 2.24.071		15 700 231	/1 6/3 058	-0.1	12 207 170	1.6	31 257 454	-26.1	23 308 660	-25.4
190 to 30 Days Chierquent					, ,					-44.7
\$\sigma\$ 20 Deep Delinquord \$085,170 \$73,334 10.3 \$228,222 40.2 24.1,145 5.7 \$27,227.25 \$1.0 \$1.5										-17.5
Total Del Indirect Line (1-96 Diapsy) 1704 Indirect Loans 1.10 0.94 1.14 0.97 1.77 0.73 3.6 0.02										+
Studented Loans Delinquest = -08 Days Total Indirect Loans 1.10					, ,					
COAN LOSSES - NOTRECT LENDING	, , ,				, ,					
Indirect Loans Charged Off		1.10	0.01	11.0	0.70	10.7	0.70	0.0	0.12	12.0
Indirect Loans Recovered		23 018 417	25 615 797	11 3	25 132 757	-1 9	18 670 660	-25.7	7 254 426	-22.3
NET INDRECT LOAN COOR										+
***PARTICIPATION LOANS (DISTANDING) (Bal of Purchased + CU Portion of Part, Lus Interests Relained): *** ***PARTICIPATION Interest Relained): *** ***PARTICIPATION Interest Relained): *** ***PARTICIPATION INTEREST**			· · ·							+
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased C. Up Portion of Part. Ins Interest Relained): Corusumer 48,448,445 41,493,507 7-13,9 65,500,331 69,992,850 20,0 83,784,250 19,7 94,951,717 19,9 19,7 19,					, ,					1
### Description of Part. List Interests Relained):		1.04	0.91	-0.0	0.00	12.0	0.30	30.0	0.00	33.0
Consumer	,	l								
Non-Federally Guaranteed Student Loans	,	48,443,845	41,693,507	-13.9	65,286,465	56.6	98,832,555	51.4	143,915,618	45.6
Real Estate	Non-Federally Guaranteed Student Loans				, ,					
Commercial Lossi (sectioning C&D)^2	Real Estate									
Commercial Construction & Development 3,356,179 5,923,111 76.5 4,18,187 -29.4 15,108,866 261.2 13,364,255	Commercial Loans (excluding C&D) ²				, ,					
Lean Pools 80.623,655 52.417,556 35.0 72.452,089 38.2 105,262.359 45.3 133,438,839 3707AL PARTICIPATION LOANS (BALANCE CUTSTANDING) 255,392,253 240,471,456 73.0 30,335,99 28.6 406,036,232 31.9 488,251,283 59.48160 521,283,686 521,283,886 303,359,99 28.6 406,036,232 31.9 488,251,283 59.48160 521,283,686 521,283,886 343,46,864,04 158.4 168,016,431 38.1 154,711,166 59.48160 59.48					, ,					
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) 255,382,263 240,497,146 5.8 309,359,699 28.6 408,036,222 3.19 488,251,283 488,251,233										
SeParticipation Loans Outstanding Total Loans 2.82 2.44 -13.3 2.94 20.3 3.59 22.0 4.18	TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)									19.7
Participation Loans Purchased YTD	,				, ,					+
Searticipation Loans Purchased YTD	* Participation Loans Purchased YTD	86,586,864	52,128,086						154,711,166	66.3
Participation Loan SOLD:	%Participation Loans Purchased YTD	, ,							, ,	
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	/ Total Loans Granted YTD	1.97	1.09	-44.7	2.48	127.2	2.58	4.1	4.33	67.8
Participants' Balance Outstanding)										
Participation Loan Interests - Amount Retained (Outstanding) 29,138,668 34,348,609 45,399,323 66,569,875 46,6 74,360,468 11.7 67,125,330 9.7 45,390,735 54.6 63,965,806 20.5 60,997,362 40.05 WHOLE LOANS PURCHASED AND SOLD: **Cleans Purchased in Full from Other Financial Institutions YTD 434,600 2,132,494 439,07 6,797,872 218.8 12,496,701 83.8 8,017,325 **Course YTD / Loans Granded YTD / Loans Granded YTD 0 0 1,190,886 **Loans Purchased in Full from Other Financial Institutions & Other Sources YTD 434,600 2,132,494 439,07 6,797,872 218.8 12,496,701 83.8 8,017,325 **Loans Purchased From Financial Institutions & Other Sources YTD 434,600 2,132,494 439,07 6,797,872 218.8 12,496,701 83.8 8,017,325 **Loans Purchased From Financial Institutions & Other Sources YTD 434,600 2,132,494 439,07 6,797,872 218.8 12,496,701 83.8 8,017,325 **Loans Purchased From Financial Institutions & Other Sources YTD 0 0 0 N/A 10,007	l '	ļ								
Participation Loans Sold YTD	` '									+

#Loans Purchased in Full from Other Financial Institutions YTD	•									
*Loans Purchased in Full from Other Financial Institutions YTD	•	0.34	0.48	41.1	0.49	3.5	0.37	-25.4	0.05	-86.4
**Loans Purchased in Full from Other Sources YTD										
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD 0.01 0.07 60.23 0.33 369.0 0.29 -11.4 0.41 0		0								
Sources YTD / Loans Granted YTD 0.01 0.07 602.3 0.33 369.0 0.29 -11.4 0.41		434,600	2,132,494	390.7	6,797,872	218.8	12,496,701	83.8	8,017,325	28.3
**Coans, Excluding RE, Sold in Full YTD	I	0.01	0.07	602.2	0.22	260.0	0.20	11.1	0.41	42.0
DELINQUENCY - PARTICIPATION LENDING 1 1,008,549 1,456,278 44.4 944,930 -35.1 3,403,924 260.2 649,878 60 to 179 Days Delinquent 1,098,460 1,351,924 23.1 831,321 -38.5 1,309,060 57.5 565,898 180 to 359 Days Delinquent 227,729 135,849 -40.3 130,510 -3.9 349,286 167.6 545,505 -360 Days Delinquent 244,193 189,915 -22.2 163,054 -14.1 193,603 18.7 345,721 70 tal Del Participation Lns (>= 60 Days) 1,570,382 1,677,688 6.8 1,124,885 -33.0 1,851,949 64.6 1,457,124 (1.457,124 1.457										42.0 N/A
30 to 59 Days Delinquent			U	IN/A	U	N/A	U	IN/A	U	IN/A
60 to 179 Days Delinquent 1,098,460 1,351,924 23.1 831,321 -38.5 1,309,060 57.5 565,898 180 to 359 Days Delinquent 227,729 135,849 -40.3 130,510 -3.9 349,286 167.6 545,505 > 360 Days Delinquent 244,193 189,915 -22.2 163,054 -14.1 193,603 18.7 345,721 Total Del Participation Lns (>= 60 Days) 1,570,382 1,677,688 6.8 1,124,885 -33.0 1,851,949 64.6 1,457,124 (%Participation Loans Delinquent >= 60 Days / Total Participation Loans Delinquent >= 60		1 000 540	1 /56 070	11 1	044.020	25.4	2 402 024	260.2	640.070	-80.9
180 to 359 Days Delinquent 227,729 135,849 -40.3 130,510 -3.9 349,286 167.6 545,505 >= 360 Days Delinquent 244,193 189,915 -22.2 163,054 -14.1 193,603 18.7 345,721 Total Del Participation Lns (>= 60 Days) 1,570,382 1,677,688 6.8 1,124,885 -33.0 1,851,949 64.6 1,457,124 864 1,000 1,	• •	· · · · · · · · · · · · · · · · · · ·	· · ·		· ·					
> = 360 Days Delinquent	, .				,					+
Total Del Participation Lns (>= 60 Days)										56.2 78.6
%Participation Loans Delinquent >= 60 Days / Total Participation 0.61 0.70 13.4 0.36 -47.9 0.45 24.8 0.30 LOAN LOSSES - PARTICIPATION LENDING * Participation Loans Charged Off 1,993,059 3,992,270 100.3 983,393 -75.4 1,036,524 5.4 284,792 * Participation Loans Recovered 75,877 83,637 10.2 157,924 88.8 158,059 0.1 100,948 * NET PARTICIPATION LOAN C/Os 1,917,182 3,908,633 103.9 825,469 -78.9 878,465 6.4 183,844 ***Moet Charge Offs - Participation Loans 0.77 1.58 104.4 0.30 -81.0 0.24 -18.4 0.08 *Amounts are year-to-date while the related %change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) ** ** Means the number is too large to display in the cell ** ** 1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. ** **	• •	·			,				· · · · · · · · · · · · · · · · · · ·	
Loans 0.61 0.70 13.4 0.36 -47.9 0.45 24.8 0.30 LOAN LOSSES - PARTICIPATION LENDING	. , , , ,	1,570,362	1,077,000	0.0	1,124,000	-33.0	1,001,949	04.0	1,457,124	-21.3
LOAN LOSSES - PARTICIPATION LENDING		0.61	0.70	13.4	0.36	-47 9	0.45	24.8	0.30	-34.2
* Participation Loans Charged Off 1,993,059 3,992,270 100.3 983,393 -75.4 1,036,524 5.4 284,792 * Participation Loans Recovered 75,877 83,637 10.2 157,924 88.8 158,059 0.1 100,948 * NET PARTICIPATION LOAN C/Os 1,917,182 3,908,633 103.9 825,469 -78.9 878,465 6.4 183,844 ***Whet Charge Offs - Participation Loans / Avg Participation Loans / Avg Participation Loans 0.77 1.58 104.4 0.30 -81.0 0.24 -18.4 0.08 **Amounts are year-to-date while the related %change ratios are annualized. ** ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) 4 Means the number is too large to display in the cell 1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		0.01	0.70	10.4	0.30	41.5	0.43	2-4.0	0.50	-04.2
* Participation Loans Recovered 75,877 83,637 10.2 157,924 88.8 158,059 0.1 100,948 * NET PARTICIPATION LOAN C/Os 1,917,182 3,908,633 103.9 825,469 -78.9 878,465 6.4 183,844 ***Whet Charge Offs - Participation Loans / Avg Participation Loans 0.77 1.58 104.4 0.30 -81.0 0.24 -18.4 0.08 *Amounts are year-to-date while the related %change ratios are annualized. * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		1 993 059	3 992 270	100 3	083 303	-75.4	1 036 524	5.4	284 702	-45.0
* NET PARTICIPATION LOAN C/Os 1,917,182 3,908,633 103.9 825,469 -78.9 878,465 6.4 183,844 ***Net Charge Offs - Participation Loans / Avg Participation Loans *Amounts are year-to-date while the related %change ratios are annualized. **Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell 1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										
***%Net Charge Offs - Participation Loans / Avg Participation Loans *Amounts are year-to-date while the related %change ratios are annualized. **Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell 1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	·				· ·					+
/ Avg Participation Loans *Amounts are year-to-date while the related %change ratios are annualized. **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		1,011,102	3,000,000	1.00.0	020,100	. 5.0	57 5, 100	5.1	100,044	30.1
*Amounts are year-to-date while the related %change ratios are annualized. ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell 1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		0.77	1.58	104.4	0.30	-81.0	0.24	-18.4	0.08	-66.5
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.					21.50	1	5.2.		2.00	
# Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		no annualizing)								
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		,								
		delinquency reporting requ	irements for troubled debt	restructure	d (TDR) loans.					
		-						<u> </u>		

		Real Estate Loan Info	illiation i						
Return to cover		For Charter :	N/A						
09/08/2021		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Feder	ally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	D 0047	D = 0040	0/ Ob ==	D 0040	0/ 01	D 0000	0/ 01	l 0004	0/ 01-
DEAL FOTATE LOANS SUITSTANDING.	Dec-2017	Dec-2018	% Chg	Dec-2019	% Cng	Dec-2020	% Chg	Jun-2021	% Ch
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages Fixed Rate > 15 years	1,089,208,561	1 064 157 071	-2.3	1,202,978,018	13.0	1,543,786,462	28.3	1 600 500 462	
Fixed Rate 15 years or less	509,050,012	1,064,157,871 614,043,782	20.6	570,360,405	-7.1	948,589,822	66.3	1,609,589,463 1,055,072,584	
Other Fixed Rate	32,737,037	41,008,336	25.3	47,783,285	16.5	54,127,311	13.3	66,242,550	_
Total Fixed Rate First Mortgages	1,630,995,610		5.4	1,821,121,708	5.9	2,546,503,595		2,730,904,597	
Balloon/Hybrid > 5 years	140,602,966		46.2	290,646,865	41.4	439,838,320		430,065,364	+
Balloon/Hybrid 5 years or less	469,559,446		5.2	561,749,320	13.7	547,699,188		542,079,360	_
Total Balloon/Hybrid First Mortgages	610,162,412		14.7	852,396,185	21.8	987,537,508		972,144,724	
Adjustable Rate First Mtgs 1 year or less	53,920,727	47,821,869	-11.3	41,404,047	-13.4	42,888,452	3.6	33,529,812	
Adjustable Rate First Mtgs >1 year	292,605,738		10.1	334,027,503	3.7	143,904,320	-56.9	141,483,447	
Total Adjustable First Mortgages	346,526,465		6.8	375,431,550	1.5	186,792,772	-50.2	175,013,259	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,587,684,487	2,789,002,088	7.8	3,048,949,443	9.3	3,720,833,875	22.0	3,878,062,580	
Other Real Estate Loans	_,00.,001,101		7.3	5,5 .5,5 15,110	3.0	-,0,000,010		-,0.0,002,000	<u>'</u>
Closed End Fixed Rate	354,391,943	232,309,983	-34.4	297,582,385	28.1	328,447,880	10.4	316,914,433	-3.
Closed End Adjustable Rate	53,831,801	30,878,827	-42.6	22,974,377	-25.6	19,781,037	-13.9	20,484,670	
Open End Adjustable Rate (HELOC)	657,868,363		39.5	1,007,019,758	9.8	971,799,449		944,148,381	_
Open End Fixed Rate	11,724,241	10,190,409	-13.1	7,971,686	-21.8	6,665,427	-16.4	5,519,291	+
TOTAL OTHER REAL ESTATE OUTSTANDING	1,077,816,348		10.5	1,335,548,206	12.2	1,326,693,793	-0.7	1,287,066,775	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,665,500,835		8.6	4,384,497,649	10.2	5,047,527,668	15.1	5,165,129,355	
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,771,598,576	1,924,806,936	8.6	2,111,768,573	9.7	2,986,341,915	41.4	3,160,969,961	5.
Other RE Fixed Rate	366,116,184		-33.8	305,554,071	26.0	335,113,307	9.7	322,433,724	
Total Fixed Rate RE Outstanding	2,137,714,760		1.4	2,417,322,644	11.5	3,321,455,222	37.4	3,483,403,685	
%(Total Fixed Rate RE/Total Assets)	15.87	15.49	-2.4	16.00	3.3	18.18	13.6	17.62	
%(Total Fixed Rate RE/Total Loans)	23.61	22.03	-6.7	22.97	4.3	29.20	27.1	29.79	2.
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	816,085,911	864,195,152	5.9	937,180,870	8.4	734,491,960	-21.6	717,092,619	-2.
Other RE Adj Rate	711,700,164	948,337,301	33.2	1,029,994,135	8.6	991,580,486	-3.7	964,633,051	-2.
Total Adj Rate RE Outstanding	1,527,786,075	1,812,532,453	18.6	1,967,175,005	8.5	1,726,072,446	-12.3	1,681,725,670	-2.
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	22,909,125	19,864,349	-13.3	26,149,653	31.6	19,458,963	-25.6	20,712,921	6.
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	64,980,276	83,729,126	28.9	86,038,790	2.8	84,533,526	-1.7	87,092,438	3.
TOTAL Outstanding Interest Only & Payment Option First &	07.000.404	400 500 475	4-0	440 400 440		100 000 100		407.005.050	
Other RE Loans	87,889,401	103,593,475	17.9	112,188,443	8.3	103,992,489	-7.3	107,805,359	3.
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.65	0.74	12.4	0.74	0.3	0.57	22.4	0.55	. ,
%(Interest Only & Payment Option First & Other RE Loans / Net	0.65	0.74	13.4	0.74	0.3	0.57	-23.4	0.55	-4.
Worth)	6.17	6.82	10.6	6.84	0.2	5.90	-13.8	5.82	1.
Outstanding Residential Construction (Excluding Commercial	0.17	0.02	10.0	0.01	0.2	0.00	10.0	0.02	
Purpose Loans) 1	3,569,841	6,697,127	87.6	7,186,692	7.3	13,322,068	85.4	16,997,326	27.
Allowance for Loan Losses or Allowance for Credit Losses on	-,,	.,,		, 23,232		-,,- 30		-,-,-,-	1
all RE Loans	5,290,166	4,259,864	-19.5	3,782,174	-11.2	11,002,619	190.9	16,078,410	46.
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	776,567,901	875,899,554	12.8	1,220,768,688	39.4	2,152,198,822	76.3	930,514,903	-13.
* Fixed Rate 15 years or less	212,978,050	191,460,237	-10.1	283,594,976	48.1	902,298,540	218.2	387,970,587	
* Other Fixed Rate	7,375,384		77.1	22,147,017	69.6	22,036,221	-0.5	20,549,433	
* Total Fixed Rate First Mortgages	996,921,335		8.4	1,526,510,681	41.3	3,076,533,583	101.5	1,339,034,923	
* Balloon/Hybrid > 5 years	107,136,720		14.3	147,015,939	20.0	133,184,097	-9.4	42,119,341	_
* Balloon/Hybrid 5 years or less	114,902,910		1.4	165,116,440	41.8	132,619,950		49,413,588	_
* Total Balloon/Hybrid First Mortgages	222,039,630		7.6	312,132,379	30.6	265,804,047	-14.8	91,532,929	
* Adjustable Rate First Mtgs 1 year or less	12,313,589		15.4	11,258,746	-20.8	18,519,150	64.5	5,948,994	+
* Adjustable Rate First Mtgs >1 year	29,245,595		-3.9	31,519,715	12.1	36,976,027	17.3	23,526,086	+
* Total Adjustable First Mortgages	41,559,184		1.8	42,778,461	1.1	55,495,177	29.7	29,475,080	_
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,260,520,149	1,361,699,201	8.0	1,881,421,521	38.2	3,397,832,807	80.6	1,460,042,932	-14.
* Amounts are year-to-date while the related %change ratios are annualized.									
									1
# Means the number is too large to display in the cell									

		Real Estate Loan Info	ormation 2	2					
Return to cover		For Charter	1						
09/08/2021		Count of CU							
CU Name: N/A Peer Group: N/A		Asset Range		Notion * Door Crown	All * Ctata	- IMOL * True a les alcodo	ad. Fada	rally Imagina d Otata One	dit Haina
Peer Group: N/A	Count	of CU in Peer Group		Nation * Peer Group:	All "State	= MO * Type Include	ea: reae	rally Insured State Cre	ait Onion
	300								
	Dec-2017	Dec-2018	3 % Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	59,081,366		_	' '	24.0	120,296,551	19.6		-31.6
* Closed End Adjustable Rate	23,030,788			· · ·	-64.9	7,220,550	150.7		46.1
* Open End Adjustable Rate (HELOC) * Open End Fixed Rate and Other	295,132,430 3,492,157				6.1 -56.6	272,249,545 1,115,541	-2.2 -51.3		25.5 -10.6
* TOTAL OTHER REAL ESTATE GRANTED	380,736,741		_		7.6	400,882,187	4.4	·	8.6
* TOTAL RE (FIRST AND OTHER) GRANTED	1,641,256,890				31.8	3,798,714,994	67.7	1,677,765,895	-11.7
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	26.56			1 1	21.2	46.17	41.4	39.79	-13.8
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	780,774,917	803,633,183			44.0	2,149,578,745	85.8	862,313,276	-19.8
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	61.94				4.2	63.26	2.9		-6.6
AMT of Mortgage Servicing Rights	18,464,904		_	· · · · · ·	19.5	43,368,506	81.2	, ,	16.1
Outstanding RE Loans Sold But Serviced	3,719,133,801				8.1	4,555,414,053	7.1	4,499,483,481	-1.2
% (Mortgage Servicing Rights / Net Worth)	1.30	1.32	2 1.8	1.46	10.6	2.46	68.5	2.72	10.5
MISC. RE LOAN INFORMATION S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,460,631,759	1,490,384,537	7 2.0	1,567,202,352	5.2	1,638,091,996	4.5	1,405,973,806	-14.2
R.E. Lns also Commercial Lns ¹	303,818,760				26.5	570,845,943	20.9		6.1
REVERSE MORTGAGES	303,010,700	373,249,150	22.9	412,301,077	20.5	570,045,943	20.9	005,732,350	0.1
Federally Insured Home Equity Conversion Mortgage (HECM)	0) N/A	. 0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0) N/A		N/A	0	N/A		N/A
Total Reverse Mortgages	0	() N/A			0	N/A		N/A
RE LOAN TORS OUTSTANDING									
TDR First Mortgage RE Loans	33,070,119	32,760,812	_		-11.6	24,970,283	-13.8	23,912,014	-4.2
TDR Other RE Loans	4,601,826				18.0	5,617,964	0.3		-48.2
Total TDR First and Other RE Loans	37,671,945				-7.9	30,588,247	-11.5		-12.3
TDR RE Loans Also Reported as Commercial Loans ¹	1,747,245	622,232	-64.4	2,139,600	243.9	4,352,928	103.4	5,954,602	36.8
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days 1	10.054.776	45 220 766	2 40.5	44 704 044	2.6	10 110 166	24.6	0.697.004	4.2
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	10,251,776 4,447,062				-3.6 -11.3	10,112,466 5,441,201	-31.6 -9.7		-4.2 -25.6
Other R.E. Fixed Rate	3,461,834				-15.6	926,234	-34.4	· ' '	-18.8
Other R.E. Adj. Rate	1,535,635				-2.0	3,621,466	2.6		-23.3
TOTAL DEL R.E. DELINQUENT >= 60 Days	19,696,307				-6.0	20,101,367	-22.0		-14.1
DELINQUENT 30 to 59 Days									
First Mortgage	36,379,341	32,670,323	-10.2	38,277,146	17.2	23,512,043	-38.6	13,768,819	-41.4
Other	7,186,854				4.4	3,799,941	-50.3		-36.3
TOTAL DEL RE 30 to 59 Days	43,566,195				14.8	27,311,984	-40.5		-40.7
TOTAL DEL R.E. LOANS >= 30 Days	63,262,502	67,398,263	6.5	71,678,056	6.4	47,413,351	-33.9	33,458,152	-29.4
RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days	4.70	1.60	1.0	1.62	2.5	0.04	40.5	0.65	21.0
% R.E. LOANS DQ >= 60 Days	1.73 0.54				-3.5 -14.7	0.94	-42.5 -32.2		-31.0 -16.1
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	0.54	0.08	20.1	0.59	-14.7	0.40	-32.2	0.33	-10.1
TDR First Mortgage RE Loans Delinquent >= 60 Days	4,099,668	3,674,172	2 -10.4	2,480,608	-32.5	3,088,553	24.5	2,664,996	-13.7
TDR Other RE Loans Delinquent >= 60 Days	567,301				1.9	908,071	-13.2		-66.8
Total TDR First and Other RE Loans Delinquent >= 60 Days	4,666,969		_		-25.0	3,996,624	13.3	,	-25.8
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR									
1st and Other RE TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60	12.39	12.53	3 1.2	10.21	-18.6	13.07	28.0	11.06	-15.4
Days 12	256,847	ſ	-100.0	0	N/A	0	N/A	n	N/A
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60			100.0		1477		1 477		,,
Days / Total TDR RE Lns also Reported as Commercial Loans 12									
	14.70	0.00	-100.0	0.00	N/A	0.00	N/A	0.00	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	936,499	•		,	22.8	714,126	89.7	·	-88.2
* Total 1st Mortgage Lns Recovered	675,834			· · · · · · · · · · · · · · · · · · ·	-11.8	60,583	1.4		351.4
* NET 1st MORTGAGE LN C/Os ** Not Charge Offs - 1st Mortgage Leans	260,665	238,814	-8.4	316,720	32.6	653,543	106.3	-94,582	-128.9
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	1 -14.2	0.01	22.1	0.02	77.9	0.00	-125.8
* Total Other RE Lns Charged Off	1,135,361	1,540,353			-54.0	496,445	-29.9		27.7
* Total Other RE Lns Recovered	574,514	, ,		•	35.8	406,308	-49.9	· ·	22.7
* NET OTHER RE LN C/Os	560,847	·		·	-110.9	90,137	187.9	· · · · · · · · · · · · · · · · · · ·	49.9
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.06				-109.8	0.01	183.4	· ·	52.6
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)								
# Means the number is too large to display in the cell									
Reporting requirements for loans were changed with September 2017 cycle to	<u>*</u>	·			uctuations fr	om prior cycles.			
² The NCUA Board approved a regulatory/policy change in May 2012 revising th		uirements for troubled deb	t restructure	ed (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of Ju	IE ZU IZ.								13. RELoans 2

	0	mmercial Loan I		on					
<u>Return to cover</u> 09/08/2021		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Gro	up: All *	State = 'MO' * Ty	pe Includ	led: Federally Ins	ured
	Count of CU	in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Ch
COMMERCIAL LOANS Commercial Loans to Members 13	306,661,554	266 054 467	19.7	474 474 466	29.3	538,121,400	12.4	560,318,575	4
Purchased Commercial Loans or Participations to	300,001,554	366,954,467	19.7	474,471,166	29.3	536, 121,400	13.4	560,316,575	4.
Nonmembers ¹³	34,810,350	44,866,359	+	53,498,266		92,813,243	73.5	105,956,814	
Total Commercial Loans 13	341,471,904	411,820,826	+	527,969,432		630,934,643	19.5		
Unfunded Commitments 13 TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1	15,570,012 341,471,904	44,595,368 411,820,826		69,804,507 527,969,432	56.5 28.2	70,550,038 630,934,643		97,454,415 666,275,389	
%(Total Commercial Loans / Total Assets)	2.54	2.94		3.49		3.45			-
NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1									
Number of Outstanding Commercial Loans to Members Number of Outstanding Purchased Commercial Loans or	1,199	1,349	12.5	1,640	21.6	1,802	9.9	1,780	-1.
Participation Interests to Nonmembers	125	150	20.0	109	-27.3	150	37.6	213	42.
Total Number of Commercial Loans Outstanding	1,324	1,499	13.2	1,749	16.7	1,952	11.6	1,993	2.
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- Construction and Development	13,407,167	19,850,643	48.1	29,506,613	48.6	51,106,543	73.2	58,436,076	14.
Farmland	3,699,434	3,526,752		4,144,261	17.5	12,728,425	207.1	15,100,636	
Non-Farm Residential Property	N/A	N/A		N/A		N/A		N/A	
Multifamily Owner Occupied, Non Form, Non Recidential Property	36,080,883	43,026,581		80,426,400		115,270,496		137,083,288	
Owner Occupied, Non-Farm, Non-Residential Property Non-Owner Occupied, Non-Farm, Non-Residential Property	141,102,188 109,529,087	158,717,763 148,127,417		178,143,579 180,080,824	21.6	180,550,429 211,190,050	1.4	174,685,843 220,426,507	
Total Real Estate Secured Commercial Loans	303,818,759	373,249,156	_	472,301,677	26.5	570,845,943	20.9	605,732,350	
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
MEMBERS) ¹ Loans to finance agricultural production and other loans to farmers	655,866	782,581	19.3	862,670	10.2	889,673	3.1	10,642	-98.
Commercial and Industrial Loans	34,877,580	35,710,941	2.4	53,273,192		56,634,781	6.3	58,429,508	
Unsecured Commercial Loans	1,371,089	1,138,169	_	1,093,495		2,265,744	107.2	1,324,509	
Unsecured Revolving Lines of Credit (Commercial Purpose) Total Non-Real Estate Secured Commercial Loans	748,610 37,653,145	939,979		438,398	-53.4 44.3	298,502 60,088,700	-31.9 7.9	778,380 60,543,039	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE 1	37,053,145	38,571,670	2.4	55,667,755	44.3	60,088,700	7.9	60,543,039	0.
Number - Construction and Development	23	43	87.0	52	20.9	54	3.8	69	27.
Number - Farmland	14	14		16	14.3	35	118.8	42	
Number - Non-Farm Residential Property Multifamily	N/A 128	N/A 138		N/A 187	35.5	N/A 249	33.2	N/A 302	
Number - Owner Occupied, Non-Farm, Non-Residential Property	312	367		395		430		416	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	289	302	4.5	314	4.0	363	15.6	376	3.
Total Number of Real Estate Secured Commercial Loans	766	864		964	11.6	1,131	17.3	1,205	
Number - Loans to finance agricultural production and other loans to farmers Number - Commercial and Industrial Loans	17 439	21 531		24 672	14.3 26.6	25 664	4.2 -1.2	688	-96. 3.
Number - Unsecured Commercial Loans	43	38		38		78		37	
Number - Unsecured Revolving Lines of		45	00.7	54	40.0	5.4			4.4
Credit (Commercial Purpose) Total Number of Non-Real Estate Secured Commercial Loans	59 558	45 635	_	51 785	13.3 23.6	54 821	5.9 4.6	62 788	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1	333		10.0		20.0	02.	1.0		
* Member Commercial Loans Granted YTD	95,183,300	143,632,008		217,359,822	51.3	184,883,315	-14.9	75,116,893	
* Purchased or Participation Interests to Nonmembers	6,599,551	14,495,319	119.6	25,887,143	78.6	39,110,853	51.1	25,949,613	32.
DELINQUENCY - COMMERCIAL LOANS ² 30 to 59 Days Delinquent	3,200,996	3,594,576	12.3	4,681,729	30.2	5,335,930	14.0	1,238,633	-76.
60 to 179 Days Delinquent	2,290,001	3,732,786		937,955		550,243	-41.3	934,818	
180 to 359 Days Delinquent	16,918	449,549		2,604,179		249,121	-90.4	12,690	
> = 360 Days Delinquent Total Del Loans - All Types (>= 60 Days)	312,344 2,619,263	247,901 4,430,236		136,461 3,678,595	-45.0 -17.0	140,132 939,496	2.7 -74.5	142,637 1,090,145	1. 16.
COMMERCIAL LOAN DELINQUENCY RATIOS 1	2,019,203	4,430,230	03.1	3,070,393	-17.0	939,490	-74.5	1,090,143	10.
% Comm Lns > = 30 Days Delinquent	1.70	1.95		1.58	-18.7	0.99	-37.2	0.35	
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	0.77	1.08	40.2	0.70	-35.2	0.15	-78.6	0.16	9.
*Total Comm Lns Charge Offs	1,485,219	326,085	-78.0	233,092	-28.5	632,056	171.2	116,498	-63.
*Total Comm Lns Recoveries	552,451	209,235		44,328	-78.8	16,478		3,364	_
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in									
Comm Lns above) ¹ % Commercial Agricultural Related > = 60 Days Delinquent (Reportable									
delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
MISCELLANEOUS LOAN INFORMATION: 1									
Real Estate Loans also Reported as Commercial Loans ¹ Agricultural Related Commercial Loans	303,818,760	373,249,156 4,309,333		472,301,677 5,006,931	26.5	570,845,943		605,732,350	
Number of Outstanding Agricultural Related Loans	4,355,300	4,309,333		5,006,931 40	16.2 14.3	13,618,098 60		15,111,278 43	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	-							-	
*Commercial Loans and Participations Sold, as consising rights, VTD	3,867,400	5,630,693		12,386,299		14,823,977	19.7	16,537,995	
*Commercial Loans and Participations Sold -no servicing rights- YTD Commercial SBA Loans Outstanding	3,929,808	0 3,484,194	,	1,600,000 4,911,347	N/A 41.0	16,425 4,237,625		3,317,578	
Number of Commercial SBA Loans Outstanding	24	18	+	28		44	57.1	20	
Total Member Business Loans - (NMBLB)	376,096,064	431,812,680	14.8		25.4	623,733,395	15.2		5.
%(NMBLB / Total Assets) * Amounts are year-to-date and the related % change ratios are annualized.	2.79	3.09	10.5	3.58	16.2	3.41	-4.8	3.34	-2.
, and and your to date and the related 10 change ratios are allitualized.	ulatory definition of com	mercial loans. This	policy chan	ge may cause fluctuat	ons from p	rior cycles.			
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the rec	julatory definition of con								
 Reporting requirements for loans were changed with September 2017 cycle to accommodate the reg The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting This policy change may result in a decline in delinquent loans reported as of June 2012. 	•		•	•	<u> </u>	,			

	T								
Return to cover	Inve	stments, Cash, & Cas For Charter :		its					
09/08/2021		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				tion * Peer Group:	All * State =	'MO' * Type Include	d: Fede	rally Insured State Cre	edit
1 ooi Group. Turk	Count	of CU in Peer Group :		ation 1 col Cloup.	All Otato	ine Type merade	u. 1 0u0	runy mourou otato on	Juit
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS. OF INVESTMENTS	00.440.004	40.700.000	54.0	7.050.500	00.7	21/4		21/4	
Held to Maturity < 1 yr	22,110,901			7,256,506	-32.7	N/A		N/A	
Held to Maturity 1-3 yrs	49,184,492	· · · · · · · · · · · · · · · · · · ·		80,621,962	53.2	N/A		N/A	
Held to Maturity 3-5 yrs	29,610,711	· · · · · ·		6,516,166	-85.2	N/A		N/A	
Held to Maturity 5-10 yrs	8,288,917	5,457,112	-34.2	3,809,563	-30.2	N/A		N/A	
Held to Maturity 3-10 yrs	N/A			N/A		N/A		N/A	
Held to Maturity > 10 yrs	0	137,988	N/A	0	-100.0	N/A		N/A	
TOTAL HELD TO MATURITY	109,195,021	113,089,582	3.6	98,204,197	-13.2	N/A		N/A	
Allowance for Credit Losses on Held to Maturity Securities									
(if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	257,113,685	259,726,344	1.0	395,889,624	52.4	N/A		N/A	
·	· · ·			, , ,					
Available for Sale 1-3 yrs	605,087,015	' '		638,316,223	-0.8	N/A		N/A	
Available for Sale 3-5 yrs	875,587,477		-22.4	472,483,802	-30.5	N/A		N/A	
Available for Sale 5-10 yrs	106,340,830	· · · · · · · · · · · · · · · · · · ·		126,275,867	-2.2	N/A		N/A	
Available for Sale 3-10 yrs	N/A			N/A	_	N/A		N/A	
Available for Sale > 10 yrs	1,191,876	· · · ·		1,449,701	-65.6	N/A		N/A	
TOTAL AVAILABLE FOR SALE	1,845,320,883	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A		N/A	
Trading < 1 year			NI/A		N/A	NI/A		N1/A	
Trading 1 3 years	0	-		0		N/A		N/A	
Trading 1-3 years	0	-		0	N/A	N/A		N/A	
Trading 3-5 years	0			0		N/A		N/A	
Trading 5-10 years	18,421,102			67,831,186	N/A	N/A		N/A	
Trading 3-10 years	N/A			N/A		N/A		N/A	
Trading > 10 years	0			0		N/A		N/A	
TOTAL TRADING	18,421,102	0	-100.0	67,831,186	N/A	N/A		N/A	
Equity Securities <= 1 Year	N/A	N/A		0		2,165,247	N/A	3,126,910	44.4
Equity Securities > 1-3 Years	N/A			0		2,703,247	N/A	1,367,225	-38.7
Equity Securities > 1-5 Years	N/A			0		2,231,000	N/A	1,307,223	-36.7 N/A
Equity Securities > 5-10 Years	N/A			0		24,729,400	N/A	97,563,679	294.5
Equity Securities > 10 Years	N/A			0		0	N/A	0,000,010	N/A
TOTAL EQUITY SECURITIES	N/A			0		29,126,327	N/A	102,057,814	250.4
Trading Debt Securities <= 1 Year	N/A			0		0	N/A	0	N/A
Trading Debt Securities > 1-3 Years	N/A			0		0	N/A	0	N/A
Trading Debt Securities > 3-5 Years	N/A			0		0	N/A	0	N/A
Trading Debt Securities > 5-10 Years	N/A			0		77,823,105	N/A	83,324,412	7.1
Trading Debt Securities > 10 Years	N/A			0		0	N/A	0	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		0		77,823,105	N/A	83,324,412	7.1
Available for Sale Debt Securities <= 1 Veer	NI/A	N/A		0		570 401 42 5	NI/A	204 446 002	22.6
Available for Sale Debt Securities <= 1 Year	N/A			0		570,401,425	N/A	384,416,003	-32.6 -47.1
Available for Sale Debt Securities > 1-3 Years	N/A			0		1,006,353,571	N/A	531,978,568	
Available-for-Sale Debt Securities > 3-5 Years Available-for-Sale Debt Securities > 5-10 Years	N/A N/A			0		492,226,056 379,577,787	N/A N/A	1,297,538,547 812,718,089	163.6 114.1
Available-for-Sale Debt Securities > 5-10 Years Available-for-Sale Debt Securities > 10 Years	N/A N/A			0		12,428,374	N/A N/A	42,117,318	238.9
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A			0		2,460,987,213	N/A	3,068,768,525	230.8
aeroee : On Oree-Debi OLOOMIILO	11//	IN/A		0		2,700,001,210	13/7	0,000,700,020	∠ 1 .1
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		0		31,592,716	N/A	22,549,926	-28.6
Held-to-Maturity Debt Securities > 1-3 Years	N/A			0		94,646,756	N/A	85,710,590	-9.4
Held-to-Maturity Debt Securities > 3-5 Years	N/A			0		20,182,920	N/A	41,794,676	107.1
Held-to-Maturity Debt Securities > 5-10 Years	N/A			0		2,348,120	N/A	9,189,070	291.3
Held-to-Maturity Debt Securities > 10 Years	N/A			0		976,087	N/A	2,846,724	191.6
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A			0		149,746,599	N/A	162,090,986	8.2
Allowance for Credit Losses on Held to Maturity									
Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 vr	1,061,188,136	981,244,214	-7.5	1,320,174,578	34.5	2 470 744 940	87.2	2,817,089,676	14.0
Other Investments < 1 yr						2,470,711,819			
Other Investments 1-3 yrs	306,291,831		-3.5	285,621,246	-3.4	265,356,055	-7.1	272,985,162	2.9
Other Investments 3-5 yrs	84,686,534		-21.9	49,472,855	-25.2	76,185,321	54.0	90,725,264	19.1
Other Investments 5-10 yrs	9,435,955			3,110,638	-45.5	6,401,894	105.8	13,421,431	109.6
Other Investments 3-10 yrs	N/A			N/A	00.5	N/A		N/A	
Other Investments > 10 yrs	1,701,262		 	3,029,430	38.0	3,264,970	7.8	2,817,780	
TOTAL Other Investments	1,463,303,718	1,350,955,265	-7.7	1,661,408,747	23.0	2,821,920,059	69.9	3,197,039,313	13.3
MATURITIES :	1								
Total Investments < 1 yr	1,340,412,722	1,251,759,850	-6.6	1,723,320,708	37.7	3,074,871,207	78.4	3,227,182,515	5.0
Total Investments 1-3 yrs	960,563,338			1,004,559,431	1.3	1,368,588,062	36.2	892,041,545	
Total Investments 3-5 yrs	989,884,722	· · · · · · · · · · · · · · · · · · ·		528,472,823		588,594,297	11.4	1,430,058,487	143.0
rotal investments o-o yis	142,486,804								
Total Investments 5 10 yrs	147 480 804	140,308,611	-1.5	201,027,254		490,880,306	144.2	1,016,216,681	107.0
Total Investments 5-10 yrs		A1/A		11/A		B 1 / A	Į.	AI/A	
Total Investments 3-10 yrs	N/A			N/A		N/A	272.0	N/A	100.0
Total Investments 3-10 yrs Total Investments > 10 yrs	N/A 2,893,138	6,544,061	126.2	4,479,131	-31.6	16,669,431	272.2	47,781,822	
Total Investments 3-10 yrs	N/A	6,544,061	126.2				272.2 60.0		

		Other Investment In	formation					1	
Return to cover		Other Investment In For Charter :							
09/08/2021		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Count o	Criteria : f CU in Peer Group :		Nation * Peer Group	o: All * Sta	ate = 'MO' * Type Inc	luded: Fe	derally Insured Stat	e Credit
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
INVESTMENT SUMMARY:									ļ
NCUA Guaranteed Notes (included in US Gov't Obligations)	2,569,535			1,608,915		0		0	,,
Total FDIC-Issued Guaranteed Notes	0		,, .	0	,	77,000,000		3,638,865	
All Other US Government Obligations TOTAL U.S. GOVERNMENT OBLIGATIONS	124,888,188			154,563,168		77,868,202		35,262,398	
TOTAL U.S. GOVERNIVIENT OBLIGATIONS	127,457,723	155,103,170	21.7	156,172,083	0.7	77,868,202	-50.1	38,901,263	-50.0
Agency/GSE Debt Instruments (not backed by mortgages)	603,224,562	521,607,988	-13.5	481,524,516	-7.7	568,155,867	18.0	722,771,899	27.2
Agency/GSE Mortgage-Backed Securities	1,159,135,770		1	970,573,839		1,913,859,509		2,362,230,598	
TOTAL FEDERAL AGENCY SECURITIES	1,762,360,332			1,452,098,355		2,482,015,376		3,085,002,497	24.3
Securities Issued by States and Political Subdivision in the U.S.	2,673,051		1	1,660,272		8,828,193		24,330,690	
Privately Issued Mortgage-Related Securities	0	0		0	N/A	0		0	
Privately Issued Securities (FCUs only)	0	0		0		0	-	0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	425,901	246,402	-42.1	39,386	-84.0	30,006	-23.8	24,148	-19.5
TOTAL OTHER MORTGAGE-BACKED SECURITIES	425,901	246,402	-42.1	39,386	-84.0	30,006	-23.8	24,148	-19.5
Mutual Funds	5,133,614	4,858,599	-5.4	4,901,969	0.9	7,138,810	45.6	84,833,501	1,088.3
Common Trusts	3,524,192			3,556,581	3.6	3,639,486		7,513,900	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	8,657,806		1	8,458,550		10,778,296		92,347,401	756.8
Bank Issued FDIC-Guaranteed Bonds	0,007,000			0,100,000		0		02,617,101	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	457,469,685	302,498,237	-33.9	348,733,267	15.3	673,956,153	93.3	659,762,879	-2.1
Commercial Mortgage Backed Securities	231,697,664		1	241,303,057	-3.0	459,896,600		541,739,354	17.8
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs			21/0	•	.	•	N 1/A		
Without Embedded Options or Complex Coupon Formulas Securities per 703.12(b)	0	<u> </u>	N/A N/A	0	N/A N/A	0		0	
Deposits/Shares per 703.12(b)	0	0		0	N/A N/A	0		0	
Market Value of Investments Purchased Under	0	,	IN/A	0	IN/A	0	IN/A	O .	IN/A
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,434,984,459	3,177,831,215		3,462,520,718		5,541,989,290		6,615,169,606	
Investment Repurchase Agreements	0	0		0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments									
for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	125,494,471			156,891,558	43.7	377,611,421	140.7	444,886,711	17.8
Cash on Deposit in Other Financial Institutions	604,075,196	555,381,885	-8.1	386,712,285	-30.4	536,953,877	38.9	471,323,600	-12.2
CUSO INFORMATION Value of Investments in CUSO	46 007 760	44 502 004	11 5	4F 640 404	9.9	E7 260 400	25.7	E0 961 160	1.1
CUSO loans	46,887,762 300,000			45,619,404 6,936,811	-30.6	57,360,408 3,584,109		59,861,162 3,582,452	
Aggregate cash outlays in CUSO	22,795,773			31,501,582	39.4	31,321,987		32,739,334	4.5
riggregate dash datays in dood	22,195,115	22,090,000	-0.9	31,301,302	39.4	31,321,907	-0.0	32,739,334	4. 5
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	1,281,748	N/A	1,319,011	2.9	0	-100.0	1,375,674	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	158,639,065	156,482,012	-1.4	204,814,345	30.9	266,788,142	30.3	217,059,227	-18.6
CREDIT UNION INVESTMENT PROGRAMS	130,039,003	130,462,012	-1.4	204,614,343	30.9	200,700,142	30.3	217,059,227	-10.0
Mortgage Processing	23	22	-4.3	21	-4.5	21	0.0	23	9.5
Approved Mortgage Seller	20			20		21		22	
Borrowing Repurchase Agreements	0		N/A	1	0.0	1		0	
Brokered Deposits (all deposits acquired through 3rd party)	2		1	4	0.0	4	-	3	-25.0
Investment Pilot Program	0		+ +	0		0		0	
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	2	0.0	2	0.0	0	-100.0
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0		0	
Brokered Certificates of Deposit (investments)	32	31		33		36		37	
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									1
Securities Securities	18,965,463	41,774,971	120.3	68,423,348	63.8	82,802,327	21.0	15,775,836	-80.9
Other Investments	24,340,965			5,718,824	-7.5	6,027,103		10,916,219	
Other Assets	116,433,115			141,348,411	-0.1	168,694,979		179,217,343	
Total Assets Used to Fund Employee Benefit Plans or Deferred	2,120,110	,				2 2,2 2 .,0 . 0	12.0		
Compensation Agreements	159,739,543	189,503,195	18.6	215,490,583	13.7	257,524,409	19.5	205,909,398	-20.0
1/ Prior to March 31, 2014, this item included investments purchased for employ	/ee benefit/deferred.com	npensation plans							
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Datum to accord	Supplemental Shar	re Information, Off B		heet, & Borrowings					
<u>Return to cover</u> 09/08/2021		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							+
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Incl	uded: Fe	ederally Insured State	Credit
	Count o	f CU in Peer Group :	N/A						
CURRI EMENTAL CHAREC/DEROCITE (in pluded in total Chares)	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Cho
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Public Units	3,400,600	1,409,589	-58.5	4,608,075	226.9	1 079 027	-57.1	1 7/1 650	2 -12.0
Accounts Held by Nonmember Public Units	8,222,612					1,978,037 2,481,798		· · · · · · · · · · · · · · · · · · ·	
Employee Benefit Member Shares	22,081,557	34,627,568				30,514,118			
Employee Benefit Nonmember Shares	0	0	N/A		N/A	0		<u> </u>	
529 Plan Member Deposits	0	0	N/A		N/A	0	+		
Non-dollar Denominated Deposits	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Health Savings Accounts	29,762,725					41,934,341			
Dollar Amount of Share Certificates >= \$100,000	544,188,997	531,588,965				746,667,042		, , ,	
Dollar Amount of IRA/Keogh >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or	276,532,323	266,674,751	-3.6	325,883,457	22.2	320,108,811	-1.8	322,342,527	0.7
Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Share Accounts	308,237,597	352,975,706				744,454,794			
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	6,517,312					5,541,977			
SAVING MATURITIES	5,511,512	.,010,012	1	.,551,550	1	5,511,577	20.7	.,,.	
< 1 year	10,327,540,539	10,787,724,381	4.5	11,570,744,577	7.3	14,599,106,951	26.2	16,168,943,729	10.8
1 to 3 years	767,627,235	738,512,658		800,378,746		704,892,724	-11.9		
> 3 years	389,395,697	402,171,311	3.3			472,560,334			
Total Shares & Deposits	11,484,563,471	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	22.6	17,261,575,477	9.4
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	7	7	0.0		28.6	9	0.0		
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	32,548,467	34,045,218	4.6	45,839,568	34.6	62,366,616	36.1	64,540,760	3.5
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	15,570,012	44,595,368	186.4	69,804,507	56.5	70,550,038	1.1	97,454,415	38.
Miscellaneous Commercial Loan Unfunded Commitments (Included In	10,070,012	44,000,000	100.4	03,004,307	50.5	70,000,000	1.1	37,404,410	
Categories Above)									
Agricultural Related Commercial Loans	169,646	59,899	-64.7	233,281	289.5	213,575	-8.4	0	-100.0
Construction & Land Development	3,570,088	30,887,136	765.2	49,831,183	61.3	31,993,686	-35.8	33,631,721	5.
Outstanding Letters of Credit	181,000	482,070	166.3	260,580	-45.9	310,511	19.2	263,917	-15.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-COMMERCIAL)	540 700 007	500 007 044	0.7	000.074.040	0.0	740 007 405	47.0	750 704 400	
Revolving O/E Lines 1-4 Family Credit Card Line	519,720,627 996,166,663	569,937,011 1,046,762,663	9.7 5.1	· · · · ·		712,287,165 1,235,977,636		· · · · · ·	
Unsecured Share Draft Lines of Credit	118,574,917					130,087,698			
Overdraft Protection Programs	284,026,006			· · ·		333,552,184			
Residential Construction Loans-Excluding Commercial Purpose	2,693,939		77.8			14,418,578			
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A		N/A	0		· · · · · ·) N/A
Proprietary Reverse Mortgage Products	0	0	N/A	. 0	N/A	0	N/A	0) N/A
Other Unused Commitments	27,517,022	29,547,835	7.4	25,094,161	-15.1	54,777,114	118.3	54,714,821	-0.
Total Unfunded Commitments for Non-Commercial Loans	1,948,699,174	2,068,377,344			4.5	2,481,100,375	14.8	2,568,405,482	
Total Unused Commitments	1,964,269,186				5.6	2,551,650,413		· · · · ·	_
%(Unused Commitments / Cash & ST Investments)	130.89		13.9			76.61			
Unfunded Commitments Committed by Credit Union	1,963,730,475	2,112,546,546			5.6	2,551,185,256		· · · · · ·	
Unfunded Commitments Through Third Party	538,711	426,166			55.1	465,157			
Loans Transferred with Recourse ¹ Pending Bond Claims	376,837,079	, ,			30.2 -67.4	438,665,377		· · · · · ·	
Other Contingent Liabilities	1,150,733 22,140,378		-72.2 -28.1			1,324,500 9,617,507		· · · · · · · · · · · · · · · · · · ·	
CREDIT AND BORROWING ARRANGEMENTS:	22, 140,370	10,920,424	-20.1	9,290,390	-41.0	9,017,307	3.5	9,072,417	+ 0.0
Num FHLB Members	27	27	0.0	27	0.0	29	7.4	29	0.0
LINES OF CREDIT (Borrowing)	21	21	3.5	21	3.0	20	,.,	23	<u> </u>
Total Credit Lines	1,909,671,610	1,960,730,193	2.7	2,172,713,068	10.8	2,611,906,704	20.2	2,719,570,428	3 4.
Total Committed Credit Lines	55,894,849				41.4	88,364,262			
Total Credit Lines at Corporate Credit Unions	299,050,652					324,348,000		· · ·	
Draws Against Lines of Credit BORROWINGS OUTSTANDING FROM CORPORATE CREDIT LINEAUS	206,089,643	232,511,178	12.8	184,501,548	-20.6	194,540,940	5.4	169,097,694	-13.
CREDIT UNIONS Line of Credit Outstanding from Corporate Cus	2,881,125	8,782,576	204.8	1,322,305	-84.9	0	-100.0	0) N/A
Term Borrowings Outstanding from Corporate Cus	2,001,120	0,702,370	204.6 N/A			0	+		
MISCELLANEOUS BORROWING INFORMATION:			19//	2,000,000	14/71		100.0		18//
Assets Pledged to Secure Borrowings	1,751,877,050	1,856,055,172	5.9	2,157,510,276	16.2	2,433,802,339	12.8	2,658,939,848	9.3
Amount of Borrowings Subject to Early Repayment at	1,151,511,000	1,200,000,112	3.3		13.2	_,:55,552,500	12.0	_,=00,000,010	
Lenders Option	0	0	N/A	. 0	N/A	129,849,637	N/A	0	-100.0
Uninsured Secondary Capital ²	0	500,000	N/A	500,000	0.0	500,000	0.0	500,000	0.0
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¹ Included MBL construction and land development prior to 03/31/09.		1		1	1		_	1	1

	Miscoll	aneous Information, P	Programe S	Corvicos					$\overline{}$
Return to cover	IVIISCEII	For Charter :		iei vices					+
09/08/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		·		ation * Peer Group: A	* State = 'I	MO' * Type Included:	 Federally	Insured State Credit	Union
	Count	of CU in Peer Group :			• • • • • •				
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Cha	Jun-2021	% Cha
MEMBERSHIP:	500-2017	DCC-2010	70 Ong	DCC-2010	70 Olig	DCC-2020	70 Ong	0 dili-2021	70 Ong
Num Current Members	1,452,892	1,507,778	3.8	1,534,442	1.8	1,572,681	2.5	1,591,857	1.2
Num Potential Members	33,190,253			34,552,290	4.6	35,026,197	1.4	35,099,973	
% Current Members to Potential Members	4.38			4.44	-2.7	4.49		4.54	
* % Membership Growth	2.64			1.77	-53.2	2.49			
Total Num Savings Accts	2,739,099			2,880,122	1.5	2,996,342			
EMPLOYEES:	2,739,099	2,037,333	3.0	2,000,122	1.0	2,990,042	4.0	3,040,093	1.0
Num Full-Time Employees	3,779	3,966	4.9	4,115	3.8	4,243	3.1	4,216	-0.6
Num Part-Time Employees Num Part-Time Employees	3,779			287	-15.6	269			+
BRANCHES:	302	340	-3.4	201	-13.0	209	-0.3	292	0.0
Num of CU Branches	204	200	0.3	204	0.0	240	4.0	240	0.0
	321	322		324	0.6	318			
Num of CUs Reporting Shared Branches Plan to add new branches or expand existing facilities	30			29 19	-6.5 26.7	29 17			
MISCELLANEOUS LOAN INFORMATION:	14	15	7.1	19	20.7	17	-10.5	17	0.0
	4 000 405 000	4 700 000 400		5 400 555 400	40.7	7.044.040.500	20.0	0.575.500.000	-
**Total Amount of Loans Granted YTD	4,392,465,382			5,438,555,196	13.7	7,214,210,536			
**Total PALs I and II Loans Granted Year to Date (FCUs Only) MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans	22	32	0.0	33	3.1	34	3.0	N/A	+
Credit Builder	32 27					25			+
Debt Cancellation/Suspension				26	0.0	20			
<u> </u>	4	5		5	0.0	4	-20.0		
Direct Financing Leases Indirect Commercial Loans	0			0	N/A	1	N/A		
	8			8	0.0	8			+
Indirect Consumer Loans	33			32	0.0	32			
Indirect Mortgage Loans	8			11	0.0	11			+
Interest Only or Payment Option 1st Mortgage Loans	11			11	0.0	11			
Micro Business Loans	12			12		13			
Micro Consumer Loans	11			11	0.0	11	0.0		
Overdraft Lines of Credit	57			53	-3.6	53			+
Overdraft Protection	52			50	-2.0	49			
Participation Loans	39			44	0.0	47			
Pay Day Loans	16			16	0.0	14	-12.5		
Real Estate Loans	74			67	-2.9	67	0.0		
Refund Anticipation Loans	2			2		1	-50.0		
Risk Based Loans	76			71	-2.7	69			
Share Secured Credit Cards	29			30	0.0	30			
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	77			76		75			
Commercial Share Accounts	44			43	0.0	42			
Check Cashing	60			61	0.0	61	0.0		
First Time Homebuyer Program	14			16		17			
Health Savings Accounts	12			13		13			
Individual Development Accounts	2	3		3	0.0	3			
In-School Branches	1	1	0.0	1	0.0	1	0.0		
Insurance/Investment Sales	35			35		34			
International Remittances	20			20	0.0	21			+
Low Cost Wire Transfers	75			72	-1.4	70			
**Number of International Remittances Originated YTD	4,162	4,461	7.2	4,250	-4.7	3,800	-10.6	2,249	18.4
MERGERS/ACQUISITIONS:									<u> </u>
Completed Merger/Acquisition Qualifying for									_
Business Combo Acctng	13	13	0.0	14	7.7	14	0.0	14	0.0
Adjusted Retained Earnings Obtained through	47.040.004	40.007.004	40.0	00 440 444	40.5	00 005 750		00 005 740	
Business Combinations	17,042,824	19,237,034	12.9	22,413,114	16.5	22,665,750	1.1	22,665,749	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	00 405 000	00 040 540	44.0	20.054.007	45 3	00 700 500	0.0	04 E04 000	
,	33,195,608	29,249,548	-11.9	33,854,037	15.7	33,763,523	-0.3	31,561,392	-6.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								-
** Amount is year-to-date and the related % change ratio is annualized.		T							
# Means the number is too large to display in the cell								18.MiscInfoAnd	dServices

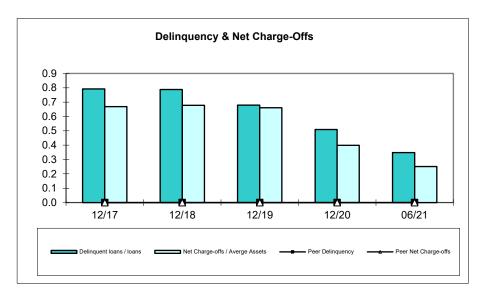
	111	formation Te	cunology						
Return to cover		or Charter :							
09/08/2021		ount of CU :							
CU Name: N/A	As	set Range :	N/A						
Peer Group: N/A				ation * Peer	Group: A	All * State = 'Mo	O' * Type	Included: Fed	derally
·	Count of CU in F	Peer Group :	N/A		_		<u> </u>		
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	54	51	-5.6	48			-12.5	45	7.1
Vendor On-Line Service Bureau	44	43		45		48	6.7	49	2.1
CU Developed In-House System	0	0		0			N/A	0	N/A
Other	5	5		4			0.0	N/A	
				<u>-</u>					
Electronic Financial Services									
Home Banking Via Internet Website	81	78	-3.7	78	0.0	77	-1.3	N/A	
Audio Response/Phone Based	56	56		55			-1.8	N/A	
Automatic Teller Machine (ATM)	74	74		74			-1.4	N/A	
Kiosk	5	6		7		7	0.0	N/A	
Mobile Banking	53	55		59		59	0.0	N/A	
Other	4	6		6			0.0	N/A	
Services Offered Electronically	•		00.0		0.0		0.0	1477	
Member Application	42	42	0.0	43	2.4	43	0.0	44	2.3
New Loan	49	50		49			2.0	52	4.0
Account Balance Inquiry	81	78		79			-1.3	N/A	7.0
Share Draft Orders	62	60		59			-1.7	N/A	
New Share Account	25	26		27			7.4	31	6.9
Loan Payments	75	73		72		72	0.0	72	0.0
Account Aggregation	17	18		17			-5.9	16	0.0
Internet Access Services	33	32		34			0.0	N/A	0.0
e-Statements	74	73		71	-2.7		-1.4	71	1.4
External Account Transfers	31	35		35			5.7	39	5.4
View Account History	81			78			-1.3	N/A	J. 4
Merchandise Purchase	6	4	-	3			0.0	N/A	
Merchant Processing Services	6	7	16.7	9			-11.1	8	0.0
Remote Deposit Capture	35	41	17.1	46			8.7	53	6.0
Share Account Transfers	79	76		77			-1.3	N/A	0.0
Bill Payment	66	63		63			0.0	62	-1.6
Download Account History	72	69		67			-1.5	67	1.5
Electronic Cash		5		5			0.0	N/A	1.5
Electronic Cash Electronic Signature Authentication/Certification	5 25	32		34			2.9	39	11 /
<u> </u>	26	31		34			11.8	40	11.4 5.3
Mobile Payments Type of World Wide Website Address	20	31	19.2	34	9.7	30	11.0	40	5.3
Informational	0	0	44.4	7	40.5		44.0	NI/A	
	9	8		7			-14.3	N/A	
Interactive	2	7	-50.0	1	0.0		0.0	N/A	
Transactional Number of Members That Use Transactional Website	79	77		76			-1.3	N/A	
	730,252	800,402		867,475			9.2	N/A	
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	N/A	
Type(s) of services offered:			N1/A		N1/A	0	N1/A	40	N1/A
Informational Website	0	0		0			N/A	48	N/A
Mobile Application	0	0		0			N/A	44	N/A
Online Banking	0	0	N/A	0	N/A	0	N/A	41	N/A
Type of Website Planned for Future		_	21/2	-	h	-		****	
Informational	0	0		0			N/A	N/A	
Interactive	0	0		0			N/A	N/A	
Transactional	0	0	N/A	0	N/A	0	N/A	N/A	
Miscellaneous					3 .				
Internet Access	100	97	-3.0	95	-2.1	93	-2.1	N/A	

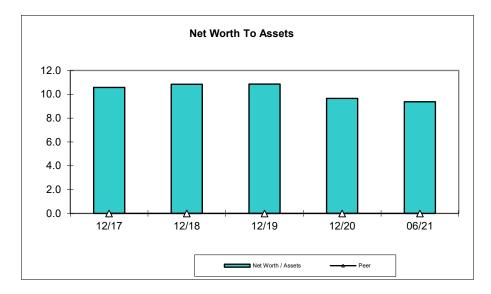
Return to cover

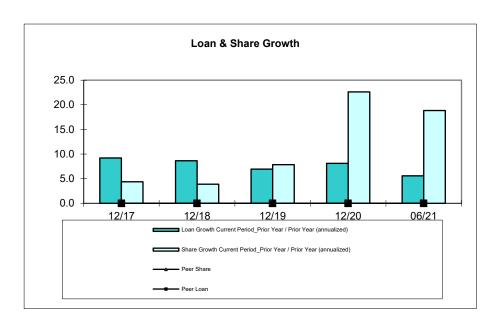
09/08/2021 CU Name: N/A Peer Group: N/A Graphs 1 For Charter: N/A Count of CU: 94 Asset Range: N/A

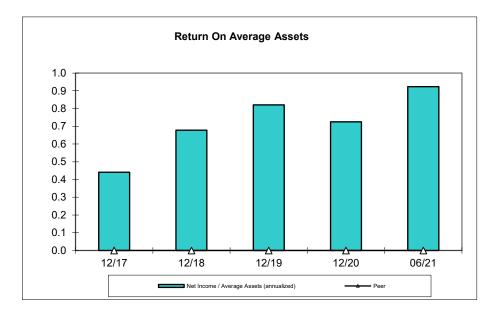
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover

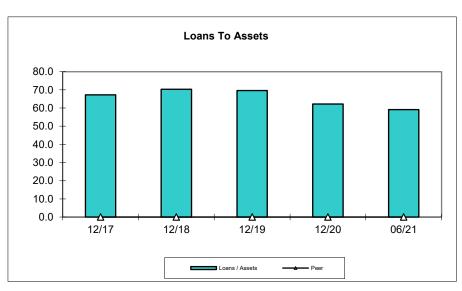
09/08/2021

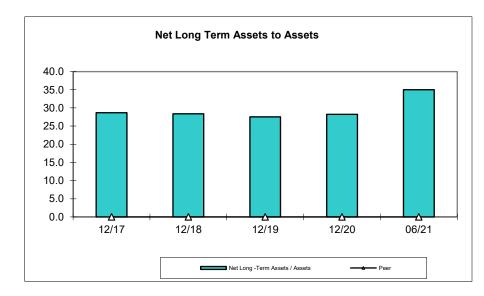
CU Name: N/A
Peer Group: N/A

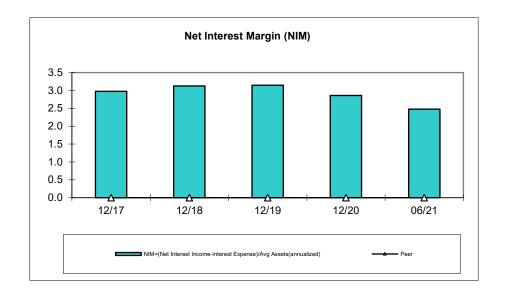
Graphs 2 For Charter: N/A Count of CU: 94 Asset Range: N/A

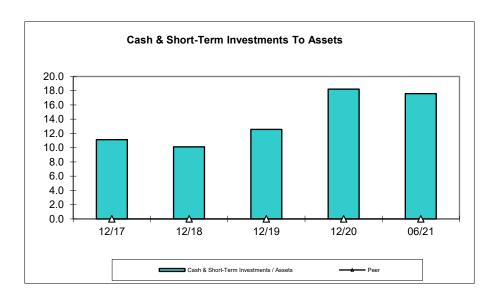
Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









Cycle Date: September-2021
Run Date: 01/14/2022
Interval: Annual

Validated

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- 2 Key Ratios
- 3 Supplemental Ratios
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- 5 Assets
- 6 <u>Liabilities, Shares & Equity</u>
- 7 Income Statement
- 8 Delinquent Loan Information 1
- 9 Delinquent Loan Information 2
- Loan Losses, Bankruptcy Information, & TDRs
- 11 Indirect & Participation Lending
- 12 Real Estate Loan Information 1
- Real Estate Loan Information 2
- 14 <u>Commercial Loan Information</u>
- 15 Investments, Cash, & Cash Equivalents
- 16 Other Investment Information
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- Miscellaneous Information, Programs, & Services
- 19 Information Technology
- 20 Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
 21 Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

 Count of CU :
 93

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District:

N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial In	formatio	n					
Return to cover		For Charter :							
01/14/2022		Count of CU :	93						
CU Name: N/A		Asset Range :	_						
Peer Group: N/A				Nation * Peer Group:	All * MAI	LING STATE = 'MO' *	Type Inc	uded: Federally Insure	ed State
	Count	of CU in Peer Group						,	
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	915,153,222	858,012,984	-6.2	1,150,566,834	34.1	2,315,065,382	101.2	2,922,813,030	26.3
TOTAL INVESTMENTS	2,681,410,844	2,487,384,854	-7.2	2,486,342,544	0.0	3,480,297,690	40.0	4,226,652,577	21.4
Loans Held for Sale	46,919,709	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.5	137,418,112	33.4
Real Estate Loans	3,665,500,835	3,979,839,781	8.6	4,384,497,649	10.2	5,047,527,668	15.1	5,209,416,236	3.2
Unsecured Loans	858,307,592	893,334,581	4.1	909,803,034	1.8	929,747,122	2.2	859,822,071	-7.5
Other Loans	4,532,082,913	4,966,759,526	9.6	5,228,213,613	5.3	5,398,204,228	3.3	5,831,968,205	8.0
TOTAL LOANS	9,055,891,340	9,839,933,888			6.9	11,375,479,018			
(Allowance for Loan & Lease Losses or Allowance for						, , ,			
Credit Losses on Loans & Leases)	(79,779,017)	(82,092,040)	2.9	(74,050,628)	-9.8	(89,824,348)	21.3	(86,472,842)	-3.7
Land And Building	322,114,034	335,167,012	4.1	374,101,319	11.6	383,745,884	2.6	393,303,890	2.5
Other Fixed Assets	53,818,227	57,381,070	6.6	63,506,315	10.7	69,564,187	9.5	67,664,873	
NCUSIF Deposit	109,835,275	114,716,810			5.3	141,228,983			+
All Other Assets	361,134,605	350,443,285		, ,	11.6	495,473,774			
TOTAL ASSETS	13,466,498,239	13,995,516,458		15,108,176,015	8.0	18,274,061,712		20,210,868,983	10.6
LIABILITIES & CAPITAL:						, , ,			
Dividends Payable	12,810,880	14,436,129	12.7	17,572,909	21.7	16,752,124	-4.7	13,487,571	-19.5
Notes & Interest Payable	370,972,153	435,951,925			-0.8	445,037,247			-15.6
Accounts Payable & Other Liabilities/3	229,198,273	164,036,519		, ,	16.1	305,277,786			
Uninsured Secondary Capital and		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,					
Subordinated Debt Included in Net Worth ^{/4}	0	500,000	N/A	500,000	0.0	500,000	0.0	500,000	0.0
Share Drafts	2,269,797,210				9.0	3,565,896,436		,	13.6
Regular shares	3,937,724,337	4,131,668,081			3.0	5,507,377,896			18.8
All Other Shares & Deposits	5.277.041.924	5,365,233,059			11.1	6,703,285,677		, , ,	5.9
TOTAL SHARES & DEPOSITS	11,484,563,471	11,928,408,350				15,776,560,009			
TOTAL LIABILITIES /5	612,981,306	614,924,573				16,544,127,166			+
Regular Reserve	211,447,356	211,149,463			0.0	211,172,500			-0.2
Other Reserves	231,738,187	242,171,197			22.5	328,293,660			-
Undivided Earnings	925,767,919	998,862,875		, ,	9.5	1,190,468,386			8.8
TOTAL EQUITY	1,368,953,462	1,452,183,535				1,729,934,546			
TOTAL LIABILITIES, SHARES, & EQUITY	13,466,498,239	13,995,516,458				18,274,061,712			
INCOME & EXPENSE	10,400,430,233	10,000,010,400	0.0	13,100,170,013	0.0	10,274,001,712	21.0	20,210,000,303	10.0
Loan Income*	401,339,528	450,307,958	12.2	502,294,791	11.5	519,062,885	3.3	391,126,339	0.5
Investment Income*	54,780,096	65,265,196		, ,	17.7	66,878,692			
Other Income*	278,240,106	299,576,098			4.3	360,122,977			
Total Employee Compensation & Benefits*	264,309,396	290,288,984			5.6	335,727,716			
NCUSIF Premiums Expense *	204,309,390	1,300				0 333,727,710			
Total Other Operating Expenses*	263,880,478	288,729,525		· · · · · · · · · · · · · · · · · · ·	8.4	334,061,762		,	-
Non-interest Income & (Expense)*	-18,381,245	9,272,131				12,271,158			
NCUSIF Stabilization Income*	-10,501,245 N/A	9,272,131 N/A		20,390,422 N/A	104.0	12,271,130 N/A		10,504,402 N/A	
Provision for Loan/Lease Losses or Total Credit Loss	IN/A	IN/F	,	IN/A		IN/A		IN/A	
Expense*	65,144,046	66,264,306	1.7	57,973,227	-12.5	59,161,317	2.0	19,752,787	-55.5
Cost of Funds*	64,596,504	86,045,038				108,386,669			
NET INCOME (LOSS) EXCLUDING STABILIZATION	04,000,004	00,040,000	33.2	121,030,010	40.1	100,000,000	-10.5	00,040,000	-21.7
EXPENSE & NCUSIF PREMIUM*/1	58,048,061	93,093,530	60.4	N/A		N/A		N/A	
Net Income (Loss)*	58,048,061	93,092,230			28.2	120,998,248			
TOTAL CU's	103	93,032,230							
* Income/Expense items are year-to-date while the related %change		98	-0.9	31	-2.0	34	-0.1	93	-1.1
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 means the number is too large to display in the cell Prior to September 2010, this account was named Net Income (Los 	e Refore NCLISIE Stabilizat	ion Evnence From Dage	mher 2010	forward NCLISIE Stabilian	tion Incom	ne if any is evaluded	I		
Prior to September 2010, this account was named Net Income (Los Prior to September 2010, this account was named NCUSIF Stabilization)									
and NCUSIF Premiums.	and Expense. I of December	o. 2010 and forward, tills	associate illi	sauco romporary corpora	oo olal	Lation Expense			
³ March 2014 and forward includes "Non-Trading Derivative Liabilities"	s."								
⁴ December 2011 and forward includes "Subordinated Debt Included			1						
⁵ Prior to 3/31/19, Total Liabilities did not include Total Shares and De								1. Summary	Financia

	1		7		T 1		I		
		Key R							
Return to cover		For Charter :							
01/14/2022		Count of CU:							
Credit Union: N/A	No Of Credit Uni	on In Peer Group :							
Peer Group Number: Custom		Asset Range :	N/A		D			0 0004	
					Dec-2020			Sep-2021	
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg.**	Percentile**	Sep-2021	PEER Avg.**	Percentile*
CAPITAL ADEQUACY RATIOS		40.04	40.05						
Net Worth / Total Assets ⁵	10.57	10.84	10.85	9.65	N/A	N/A	9.36		N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	11.10	11.37	11.29	10.09	N/A	N/A	9.75		N/A
RBNW Requirement ⁶	546.17	519.91	499.49	474.00	N/A	N/A	494.24		N/A
GAAP Equity / Total Assets	10.17	10.38	10.60	9.47	N/A	N/A	9.05		N/A
Loss Coverage	17.10	16.06	15.13	10.91	N/A	N/A	7.85	N/A	N/A
ASSET QUALITY RATIOS								 	
Delinquent Loans / Total Loans	0.79	0.79	0.68	0.51	N/A	N/A	0.35	N/A	N/A
Delinquent Loans / Total Loans Delinquent Loans / Net Worth	5.04	5.11	4.36	3.28	N/A N/A	N/A	2.20		N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.67	0.68	4.36 0.66	0.40	N/A N/A	N/A N/A	0.27		N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.50	1.50	1.36	0.40	N/A N/A	N/A	0.27		N/A
Other Non-Performing Assets / Total Assets	0.09	0.08	0.09	0.93	N/A	N/A	0.03		N/A
Other Non-Performing Assets / Total Assets	0.09	0.06	0.09	0.07	IN/A	IN/A	0.02	IN/A	IN/A
MANAGEMENT RATIOS									
Net Worth Growth ¹	3.97	6.61	8.05	7.53	N/A	N/A	9.78	N/A	N/A
Share Growth ¹	4.37	3.86	7.85	22.63	N/A	N/A	16.20		N/A
Loan Growth ¹	9.22	8.66	6.94	8.11	N/A	N/A	6.16		N/A
Asset Growth ¹	4.91	3.93	7.95	20.95	N/A	N/A	14.13		N/A
Investment Growth ¹	-5.00	-7.46	8.86	60.02	N/A	N/A	32.60		N/A
Membership Growth ¹	2.64	3.78	1.77	2.49	N/A	N/A	1.98		N/A
Membership Growth	2.04	3.70	1.77	2.49	IN/A	IN/A	1.90	IN/A	IN/A
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.44	0.68	0.82	0.72	N/A	N/A	0.90	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.45	0.67	0.68	0.66	N/A	N/A	0.79		N/A
Operating Expenses / Average Assets ¹	4.02	4.22	4.26	4.01	N/A	N/A	3.66		N/A
PLLL or Credit Loss Expense / Average Assets PLUS OF CREDIT OF THE PROPERTY O	0.50	0.48	0.40	0.35	N/A	N/A	0.14		N/A
TELE OF OFCUR LOSS Expense / Average Assets	0.50	0.40	0.40	0.00	IN/A	IN/A	0.14	14/74	14//-
ASSET LIABILITY MANAGEMENT RATIOS									
Est. NEV Tool Post Shock Ratio ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A	N/A,Assets>\$100M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A,Assets>\$100M		N/A,Assets>\$100M		N/A		N/A,Assets>\$100M	N/A	N/A
Total Loans / Total Assets	67.25	70.31	69.65	62.25	N/A	N/A	58.89	N/A	N/A
Cash + Short-Term Investments / Assets ³	11.14	10.13	12.57	18.23	N/A	N/A	18.08	N/A	N/A
2 2 1	11.14	10.10	.2.07	10.20	IN/A	14/74	10.00	19/73	19/73
¹ Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 mon	ths								
This ratio relies on maturity distribution of investments reported per		the maturity distribution	n could be based on th	e repricing interval and	not the actual m	naturity of the inv	vestment.		
⁴ Applicable for credit unions under \$100 million.		,				,			
⁵ For periods after March 2020, Assets in the denominator excludes S	Small Business Administ	ration Paycheck Protect	tion Program loans ple	edged as collateral to t	he Federal Rese	rve Bank Pavch	eck Protection Program	n Lending Facility	<i>1</i> .
⁶ Applies only if total assets are greater than \$50 million and the RBN									
⁷ The FPR was recently reorganized resulting in some ratios being rel						1			
, , , , , , , , , , , , , , , , , , , ,		,	,						
					ı		L		
							2. Key Ratios		

		**Sunnlem	ental Ratios		
Return to cover		For Charter :			
01/14/2022		Count of CU:			
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Grou	p: All *
	Count of CU in	Peer Group :	N/A		
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	Sep-202
OTHER DELINQUENCY RATIOS 1	Dec-2017	Dec-2016	Dec-2019	Dec-2020	3ep-202
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.18	1.04	1.01	0.83	0.58
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	1.09	0.99	0.76	0.89	0.3
Guaranteed Student Loans					
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65		0.44	0.3
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85		0.60	0.3
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.79		0.56	0.3
_eases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00		0.00	0.0
All Other Loans >= 60 Days / Total All Other Loans	1.35	1.12	0.93	0.68	0.4
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	40.75	40.00	40.40	40.07	7.5
Secured by RE	18.75	18.26		13.87	7.5
ndirect Loans Delinquent >= 60 Days / Total Indirect Loans Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.10	0.94		0.73 0.45	0.4
	0.61 1.70	0.70 1.95		0.45	1.54
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans 2	0.77	1.08	1.58 0.70	0.99	0.0
Commercial Loans Delinquent >= 60 Davs / Total Commercial Loans TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not	0.77	1.00	0.70	0.15	0.00
Secured by RE ²	79.79	89.09	100.00	0.00	0.0
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00		0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	111.16	105.86		155.17	207.96
REAL ESTATE LOAN DELINQUENCY 1		.00.00	700.04		2000
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg					
Fixed and Hybrid/Balloon > 5 years	0.58	0.80	0.70	0.34	0.30
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st					
Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.54	0.79	0.64	0.74	0.3
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.95	0.69	0.46	0.28	0.24
The Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.93	0.09	0.40	0.28	0.30
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	0.22	0.30	0.34	0.37	0.30
Only and Pmt Opt First & Other RE Loans	0.18	0.10	0.16	0.03	0.02
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.39	12.53		13.07	12.2
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns					
also Reported as Commercial Loans	14.70	0.00	0.00	0.00	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.73	1.69	1.63	0.94	0.74
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54	0.69	0.59	0.40	0.3
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29		12.87	12.50
Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52		2.10	1.7
Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.05	0.38		0.70	0.3
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.77	0.75		0.43	0.2
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.02	0.03		0.02	0.00
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans * Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.01	0.01		0.02	0.00
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.06	0.08	-0.01	0.01	0.02
Only and Payment Option First & Other RE Loans	0.09	0.08	0.08	0.00	0.00
Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00		0.00	0.00
Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.04	0.97		0.56	0.3
Net Charge Offs - Participation Loans / Avg Participation Loans	0.77	1.58		0.24	0.0
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.26	0.03		0.11	0.02
SPECIALIZED LENDING RATIOS	0.20	0.00	0.01	0.11	0.0.
ndirect Loans Outstanding / Total Loans	23.40	25.15	24.16	23.15	23.42
Participation Loans Outstanding / Total Loans	2.82	2.44		3.59	4.48
Participation Loans Purchased YTD / Total Loans Granted YTD	1.97	1.09		2.58	4.28
Participation Loans Sold YTD / Total Assets	0.34	0.48		0.37	0.1
Total Commercial Loans / Total Assets ²	2.54	2.94		3.45	3.4
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted			2.10	2.70	
/TD	0.01	0.07	0.33	0.29	0.4
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed					
Student Loans	33.22	29.33	31.78	32.34	33.4
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.87	15.49		18.18	16.9
Total Fixed Rate Real Estate / Total Loans	23.61	22.03		29.20	28.8
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.56	26.96		46.17	38.08
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	61.94	59.02		63.26	65.09
nterest Only & Payment Option First & Other RE / Total Assets	0.65	0.74		0.57	0.5
nterest Only & Payment Option First & Other RE / Net Worth	6.17	6.82	6.84	5.90	6.1
MISCELLANEOUS RATIOS Antageo Servicing Rights / Not Worth	4.00	4.00	4.40	0.40	0.7
Mortgage Servicing Rights / Net Worth	1.30	1.32		2.46	2.7
Jnused Commitments / Cash & ST Investments	130.89	149.11	117.53	76.61	73.4
Complex Assets / Total Assets	21.00	21.86		22.33	22.0
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.21	35.30	35.70	34.67	34.0
Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)			1		
*Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting require	amente for tra	ed debt roots at	red (TDP) loon-		
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting require This policy change may result in a decline in delinquent loans reported as of June 2012.	omenia ioi troubl	ou ueur restructu	red (TDR) IOMIS.		
		orgial loons. This	nolicy change		
Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory of	letinition at camm				

		Historic	al Ratios ^{/6}						
Return to cover		For Charter :							
01/14/2022		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	-			n * Peer Grou	o: All * MAILII	NG STATE = '	MO' * Type In	cluded: Fede	rally Insured
•			_						,
۲	ount of CU in	Peer Group :	N/A		Dec-2020			Sep-2021	
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg	Percentile**	Sep-2021	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	N/A	0	0	N/A	N/A	0	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments -	14/74	19/7	0	U	11/75	11//-	0	11/74	11/74
Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided									
earnings for the adoption of ASC topic 326 (CECL) 15	N/A	N/A	10.85	9.65	N/A	N/A	9.36	N/A	N/A
Solvency Evaluation (Estimated)	111.92	112.18	112.46	110.99	N/A	N/A	110.34	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.61	5.41	4.52	5.10	N/A	N/A	4.57	N/A	N/A
ASSET QUALITY									
* Net Charge-Offs / Average Loans	0.67	0.68		0.40	N/A	N/A	0.26	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.85	98.02		101.59	N/A	N/A	100.92	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.16			1.16	N/A	N/A	-0.11	N/A	N/A
Delinquent Loans / Assets ³	0.53	0.55	0.47	0.32	N/A	N/A	0.21	N/A	N/A
<u>EARNINGS</u>									
* Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	0.44	0.68		N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.58			5.67	N/A	N/A	5.01	N/A	N/A
* Yield on Average Loans 4	4.63	4.77		4.70	N/A	N/A	4.44	N/A	N/A
* Yield on Average Investments	1.55			1.49	N/A	N/A	0.74	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.12	2.18		2.16	N/A	N/A	2.06	N/A	N/A
* Cost of Funds / Avg. Assets	0.49			0.65	N/A	N/A	0.44	N/A	N/A
* Net Margin / Avg. Assets	5.09	5.31	5.29	5.02	N/A	N/A	4.57	N/A	N/A
* Net Interest Margin/Avg. Assets	2.98			2.86	N/A	N/A	2.51	N/A	N/A
Operating Exp./Gross Income	71.93			70.80	N/A	N/A	73.11	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ^{\1}	3.13			2.73	N/A	N/A	2.45	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.04	3.24	3.33	3.32	N/A	N/A	3.01	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	28.69			28.24	N/A	N/A	33.72	N/A	N/A
Reg. Shares / Total Shares & Borrowings	33.21	33.41		33.95	N/A	N/A	36.21	N/A	N/A
Total Loans / Total Shares	78.85			72.10	N/A	N/A	67.26	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.90	94.97	-	95.90	N/A	N/A	96.14	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	52.36			55.93	N/A	N/A	58.62	N/A	N/A N/A
Borrowings / Total Shares & Net Worth PRODUCTIVITY	2.87	3.25	2.99	2.54	N/A	N/A	1.92	N/A	N/A
Members / Potential Members	4.38	4.57	4.44	4.49	N/A	N/A	4.55	N/A	N/A
Borrowers / Members	49.50			64.94	N/A	N/A N/A	123.55	N/A	N/A
Members / Full-Time Empl.	367.36			359.26	N/A	N/A	368.47	N/A	N/A
Avg. Shares Per Member	\$7,905		\$8,384	\$10,032	N/A	N/A	\$11,086	N/A	N/A
Avg. Loan Balance	\$12,593	\$13.198		\$11,138	N/A	N/A	\$6,036	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$66,829	,	, .	\$76,694	N/A	N/A	\$81,928	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December			ψ11,000	ψ1 0,00 1	14//	147.	ψ01,020	14/7 (14// (
			to						
**Percentile Rankings and Peer Average Ratios are produced once a quarter a Subsequent corrections to data after this date are not reflected in the Percent				cvcle.					
Percentile Rankings show where the credit union stands in relation to its peers				,	data for all cree	dit unione in a			
peer group are arranged in order from highest (100) to lowest (0) value. The pe									
entire range of ratios. A high or low ranking does not imply good or bad perform									
to the importance of the percentile rank to the credit union's financial performan	ice.								
^{1/} For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a	ssets did not inc	lude repossesse	ed vehicles.		-				
^{2/} Prior to September 2010, this ratio was named Return on Assets Prior to NCI		n Income/Expen	se.					1	
From December 2010 forward, NCUSIF Premium Expense is also excluded f									
^{3/} The NCUA Board approved a regulatory/policy change in May 2012 revising to		reporting require	ements for trouble	d debt restructure	ed (TDR) loans.				
This policy change may result in a decline in delinquent loans reported as of J 4 Prior to September 2019, this ratio did not include Loans Held for Sale in the		ior to June 2010	the numerator ~	ay or may not ba	ve included into	rest income on L	nane Hald for Co	ale.	
i noi to oeptember zora, triis ratio did not include Loans neid for Sale in the	uenominator. Pr	ioi io julie 2019	, une numerator fr	iay oi may noi na	ve monuded mile	reat incollie on Lo	שמושוו בוושע	aio.	

For Charter INA			Ass	ets						
Columbia MA	Return to cover		For Charter :	N/A						
Cutton: Region Nation Feet Group: All MALING, STATE = MD Type included Featurally Instance										
Count of CUI Pear Force INA N. Chig Dec-2019 N. Chig Dec-201										
Dec. 2017 Dec. 2017 Dec. 2018 V. Chg Dec. 2019 V. Chg Dec. 2020 V. Chg Sep. 2021 V. Chg CASHT	Peer Group: N/A				Nation * Peer Group:	All * MAI	LING_STATE = 'MO' '	Type Inc	luded: Federally Insu	ired
ASSETS CASH. Di Indeed 1903/2036/99 1953/2050 3 175,990.91 59 255,797.99 450 255,712.99 100.00 100		Count	of CU in Peer Group :	N/A						
ASSETS CASH 00 Intered 150.335.MIV 95.332.60 3 1 175.950.91 5.9 255.757.707 445 2.957.727 45 2.0		D 0047	D 0040	0/ Ob	D 0040	0/ 01	D 0000	0/ 01	0 0004	0/ 01
CASH CO Hand	ACCETC	Dec-2017	Dec-2018	% Cng	Dec-2019	% Cng	Dec-2020	% Chg	Sep-2021	% Cng
Coeff On Head										
Company Comp		160 222 242	165 222 550	2.1	175 050 021	E 0	255 750 760	16.1	255 472 000	-0.1
Came Equivalents										29.9
MINISTREMENTS 915,183,222 88,012,984 -0.2 1,195,086,983 34.1 2,315,086,382 101.2 2,922,813,000										
Next March Securities 18.42*1102										
Trending Securities	TOTAL CASIT & EQUIVALENTS	910,100,222	030,012,904	-0.2	1,130,300,034	34.1	2,313,003,302	101.2	2,922,013,030	20.5
Trending Securities	INVESTMENTS:									
Available for Sale Securities 1,865,320,888 1,716,020,441 -7,0 1,884,415,217 4,8 N/A		18.421.102	0	-100.0	67.831.186	N/A	N/A		N/A	
Incident Administry Securities, net of Allowance for Credit Loses 109,196,021 113,089,562 36 98,204,107 -13.2 0 -10,00 0 Cepuly Securities NA										
ACC 202 has been adopted		1,010,020,000	1,7 10,020,111	7.0	1,001,110,211	1.0			1071	
Equity Securities		109.195.021	113.089.582	3.6	98.204.197	-13.2	0	-100.0	0	N/A
Trading Debt Securities	Equity Securities								101.678.464	
Available-for-Size Decision Exercision Available Availab										7.9
Field-Schlasting/Debt Securities, not of Allowance for Credit NA NN 0 0 498 (1231) 180 465 (6990) 1.0 452 (4736) 1.0 422 (78.85) 0 498 (1231) 180 465 (6990) 1.0 180 (1231) 180 465 (6990) 1.0 180 (1231) 180 465 (6990) 1.0 422 (78.85)										
Deposits in Commercial Banks, Salts, Savings Banks 489,840,225 425,947,306 -13.0 422,278,887 -0.9 489,128,311 18.0 485,569,801 Loans to Deposits in Antivarder in Natural 88,340,915 99,591,294 1.3 108,436,138 8.9 112,403,334 3.7 94,960,977 TOTAL INCORPORATION Companies Commercial Companies Companie										
Loans I. Deposits in, and Investments in Natural 98,340,915 99,591,294 13 108,436,138 8,9 112,403,384 3.7 94,966,977 Total MCSD/Norpeperbatic Corpital and 17,002,728 17,055,645 0.2 17,104,659 0.3 17,104,659 0.5 0.5	Deposits in Commercial Banks, S&Ls, Savings Banks		425,947,396	-13.0	422,278,587	-0.9				
Total KSDNkoepepetual Corributed Capital and PIC/Pepetual Corributed Capital and PIC/Pepetual Corributed Capital (17,022,728) 17,056,945 0.2 17,104,828 0.3 17,104,989 0.0 18,273,778 PIC/Pepetual Corributed Capital (18,273,778 PIC/Pepetual Capital Capital (18,273,778 PIC/Pepetual Capital Capital (18,273,778 PIC/Pepetual Capital Capital Capital (18,273,778 PIC/Pepetual Capital Capital Capital (18,273,778 PIC/Pepetual Capital Capital Capital Capital Capital (18,273,778 PIC/Pepetual Capital Capit	Loans to, Deposits in, and Investments in Natural									
PICP-protected Contributed Capital		98,340,915	99,591,294	1.3	108,436,138	8.9	112,403,384	3.7	94,966,977	-15.5
All Other Investments in Corporate Cus 1.777.669 2.202.081 37.5 8.675.182 267.3 18.202.085 110.4 42.347.73.1 All Other Investments 1 101.552.301 11.318.415 16 1203.080 14.2 11.672.946 9.8 2126.075.75 TOTAL INVESTMENTS 2.081.410,844 2.487.384.854 7.2 2.486.342.544 0.0 3.480.297.690 40.0 4.226.652.577 TOTAL INVESTMENTS 2.081.410,844 2.487.384.854 7.2 2.486.342.544 0.0 3.480.297.690 40.0 4.226.652.577 LOANS HELD FOR SALE 4.6.919.709 34.588.5805 28.8 173.318.788 112.1 103.031.142 40.5 137.7418.112 LOANS AND LEASES: 73.318.788 173.318.318.318.318.318.318.318.318.318.31										
All Other Investments	·									
TOTAL INVESTMENTS 2,681,410,844 2,487,384,854 7,2 2,486,342,544 0,0 3,480,276,90 40,0 4,226,652,577 LOANS HELD FOR SALE 46,919,709 34,588,595 28,3 73,318,788 112,1 103,031,142 40,5 137,418,112 LOANS AND LEASES: Unsecured Credit Card Loans 455,285,499 467,698,848 2,7 473,286,319 12,4 429,556,038 9,2 401,307,628 ANI Other Unsecured Credit Card Loans ANI Other Credit Card ANI O										
LOANS HELD FOR SALE 46,919,709 34,568,595 26,3 73,318,768 112,1 103,031,142 40,5 137,418,112 LOANS AND LEASES: Unsecured Credit Card Loans 455,286,969 467,669,848 27 473,286,319 12 429,566,038 9-2 401,307,828 Payday Alternative Loans (PAL I and PAL II loans) (FCUs only) 0 0 N/A 0 N/A 10 10 N/A 10 10 N/A 10 10 10 N/A 10 N/A 10 10 10 10 N/A 10 10 10 N/A 10 10 10 10 10 10 10 10 10 1										
LOANS AND LEASES:	TOTAL INVESTMENTS	2,681,410,844	2,487,384,854	-7.2	2,486,342,544	0.0	3,480,297,690	40.0	4,226,652,577	21.4
LOANS AND LEASES:										
Unsequence Africage Africag	LOANS HELD FOR SALE	46,919,709	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.5	137,418,112	33.4
Unsequence Africage Africag										
All Other Unsecured Loane/Lines of Credit 34,413,410 368,848,006 5.9 388,587.99 5.4 454,911,608 7.1 415,583,762 Payday Alternative Loaner (P.A. Land PAL II) Land PAL II										
Paysky Allemative Loans (PAL I and PAL II loans) (FCUs only)										
Non-Federally Quaranteed Student Loans										
New Vehicle Loans									-	N/A
Lease Recivible										-5.2
Lesses Receivable										
All Other Secured Non-Real Estate Loans/Lines of Credit 3		2,873,782,483	3,100,604,358		3,309,777,335					
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties 2 Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties 3 Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties 3 Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties 3 ### A68,393,762 ### 1,003,856,548 ### 77.1 ### 1,059,819,305 ### 5.6 ### 5.6 ### 1,059,819,305 ### 5.6 ### 5.6 ### 5.7 ### 5.6 ### 5.7 ### 5.7 ### 5.6 ### 5.7 ### 5.7 ### 5.7 ### 6.6 ### 5.7 ### 5.7 ### 6.6 ###		0	0		0					41.6
Residential Properties ³ Total Loans/Lines of Credit Secured by Junior Lien 1.4 Family Residential Properties ³ 566,939,762 1,003,856,548 77.1 1,059,819,305 5.6 1,056,911,140 -0.3 1,024,444,004 All Other Real Estate Loans/Lines of Credit ³ 482,307,678 134,544,471 -72.1 159,124,770 18.3 78,256,660 50.8 78,574,640 Commercial Loans/Lines of Credit Rot Real Estate Secured ³ 30,818,760 373,249,156 22.9 472,301,677 26.5 570,845,943 29.9 628,252,033 Commercial Loans/Lines of Credit Rot Real Estate Secured ³ 37,653,144 38,571,670 2.4 55,667,755 44.3 60,088,700 7.9 61,602,586 TOTAL LOANS & LEASES (REDIT LOSSES ON LOAN & LEASES) (79,779,017) (82,092,040) (82,092,040) (82,092,040) (82,092,040) (82,092,040) (82,092,040) (82,092,040) (82,092,040) (82,092,040) (82,092,040) (82,092,040) (82,092,040) (82,092,040) (82,092,040) (83,092,044) (84,092,044) (85,092,044) (86,098,043,488) (86,08,043,488) (87,092,040) (87,092,040) (87,092,040) (88,092,044) (89,092,044		400,817,622	418,755,743	4.5	434,408,411	3.7	470,317,506	8.3	515,402,140	9.6
Total Loans/Lines of Credit Secured by Junior Lien 1.4 Family Residential Properties 3 566,939,762 1,003,856,548 77.1 1,059,819,305 5.6 1,056,911,140 -0.3 1,024,444,004 All Other Real Estate Loans/Lines of Credit 3 482,307,678 134,544,471 -72.1 159,124,770 18.3 78,256,660 50.8 77,574,640 Commercial Loans/Lines of Credit Real Estate Secured 3 303,818,760 373,249,156 22.9 472,901,677 26.5 570,845,943 20.9 628,295,203 Commercial Loans/Lines of Credit Roal Estate Secured 3 37,653,144 38,571,670 2.4 55,667,755 4.4 3,600,88,700 7.9 61,602,586 TOTAL LOANS & LEASES 10,104,104,104,104 38,571,670 2.4 55,667,755 4.4 3,600,88,700 7.9 61,602,586 TOTAL LOANS & LEASES 10,104,104,104 38,571,670 2.4 55,667,755 4.4 3,600,88,700 7.9 61,602,586 TOTAL LOANS & LEASES 10,104,104,104 1,104,104 1,10		0.040.404.005	0 400 400 000		0.000.054.007				0.470.400.000	
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Foreclosed Real Estate 8,676,260 8,904,388 2.6 10,236,348 15.0 9,817,364 4.1 2,384,868 Repossesed Autos 2,457,656 2,252,427 8.4 2,607,719 15.8 2,699,099 3.5 1,616,173 Foreclosed and Repossessed Other Assets 646,321 606,612 6.1 130,524 78.5 35,175 7.73.1 62,152 TOTAL FORECLOSED and REPOSSESSED ASSETS 111,780,237 11,763,427 -0.1 12,974,591 10.3 12,551,638 -3.3 4,063,193 Land and Building 322,114,034 335,167,012 4.1 374,101,319 11.6 383,745,884 2.6 393,303,890 Other Fixed Assets 5 53,818,227 57,381,070 6.6 63,506,315 10.7 69,564,187 9.5 67,664,873 St.0 10,000 Fixed Assets 109,835,275 114,716,810 4.4 120,763,133 5.3 141,229,983 16.9 148,957,628 Identifiable Intangible Assets 987,987 749,880 2-4.1 491,690 -34.4 243,394 50.5 61,490 Goodwill 2,042,182 1,582,360 -22.5 1,582,360 0.0 1,582,360 0.0 1,582,360 Accrued Interest on Loans 2,042,182 1,582,360 2,332,240 23.0 2,074,050 -11.1 1,825,754 12.0 1,643,850 Accrued Interest on Investments 7,475,979 7,996,731 7.0 7,752,584 -3.1 7,691,820 -0.8 8,167,273 Accrued Interest on Investments 7,475,979 7,996,731 7.0 7,752,584 -3.1 7,691,820 -0.8 8,167,273 All Other Assets 312,946,729 300,541,083 -4.0 316,080,244 52 428,361,974 35.5 447,660,211 TOTAL INTERACTION Foreclass 13,466,498,239 13,995,516,458 3.9 15,108,176,015 8.0 18,274,061,712 21.0 20,210,868,983 TOTAL CU's 103,464,482 103,480,480 103 99 3.9 97 -2.0 94 3.1 93 H Means the number is too large to display in the cell 104AN TOTHER NOWLED FRIOR TO JUNE 2006 FOR SHORT FORM FILERS		(79 779 017)	(82 092 040)	20	(74 050 628)	-0.8	(80 824 348)	21 2	(86 472 842)	-3.7
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TOTAL CU's 103 99 -3.9 97 -2.0 94 -3.1 93 # Means the number is too large to display in the cell 1 07 THER RE OWNED PRIOR TO 2004 2 LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS	TOTAL ASSETS	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	20,210,868,983	10.6
OTHER RE OWNED PRIOR TO 2004 LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS	TOTAL CU's	103					94			
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CU _S INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS	# Means the number is too large to display in the cell									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CU _S INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS	¹ OTHER RE OWNED PRIOR TO 2004									
		INCLUDED IN ALL OTI	HER INVESTMENTS PRICE	OR TO JUN	NE 2006 FOR SHORT FOR	RM FILERS	3			
responding requirements for loans were changed with depletinger 2017 cycle to accommodate the regulatory definition of COMMERCIAI DAILS. This boilds change may cause fluctuations from bliot cycles.	* * * * * * * * * * * * * * * * * * * *									5. Assets

		Liabilities, Shares	& Equity						
Return to cover		For Charter :							
01/14/2022		Count of CU :	93						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * MA	ILING_STATE = 'MO'	* Type In	cluded: Federally Ins	ured State
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &									
Draws Against Lines of Credit	370,972,153	423,411,968		421,309,861	-0.5	441,208,902	4.7	355,390,600	-19.5
Borrowing Repurchase Transactions	0		1	11,335,018		3,828,345		20,201,687	427.7
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and		500.000		500.000		500.000		500.000	
Subordinated Debt Included in Net Worth ³	0	500,000		500,000		500,000		500,000	0.0
Non-Trading Derivative Liabilities	0	,		526,699		2,833,549		175,075	-93.8
Accrued Dividends and Interest Payable	12,810,880	14,436,129		17,572,909		16,752,124		13,487,571	-19.5
Accounts Payable & Other Liabilities	229,198,273	163,870,519	-28.5	189,851,822	15.9	302,444,237	59.3	298,335,565	-1.4
Allowance for Credit Losses on Off-Balance Sheet Credit Exposure				_		•	A116		A1/A
Exposure	N/A	N/A		0		0	N/A	0	N/A
CHARGE AND DEDOCITE			1						
SHARES AND DEPOSITS	0.000 707 040	0.404.507.040	7.4	0.040.005.004	0.0	3.565.896.436	04.0	4.050.611.907	40.0
Share Drafts	2,269,797,210			2,649,925,821	9.0	-,,,		,,. ,	13.6
Regular Shares	3,937,724,337	4,131,668,081	4.9		3.0	5,507,377,896		6,542,367,801	18.8
Money Market Shares	2,695,264,756					3,719,331,051	26.1	4,246,099,188	14.2
Share Certificates	1,657,146,004	1,700,306,318				1,979,879,721	-3.1	1,831,472,605	-7.5
IRA/KEOGH Accounts	849,450,195	813,876,434				866,138,550		872,854,806	0.8
All Other Shares ¹	39,509,264	42,956,880				62,857,321	24.0	75,247,338	19.7
Non-Member Deposits	35,671,705				52.7	75,079,034	-4.9	74,783,620	-0.4
TOTAL SHARES AND DEPOSITS	11,484,563,471	11,928,408,350				15,776,560,009	22.6	17,693,437,265	12.2
TOTAL LIABILITIES 4	612,981,306	614,924,573	0.3	13,506,478,787	2,096.4	16,544,127,166	22.5	18,381,527,763	11.1
EQUITY:									
Undivided Earnings	925,767,919	998,862,875	_		9.5	1,190,468,386	8.8	1,283,515,448	7.8
Regular Reserves	211,447,356	211,149,463	-0.1	211,067,646	0.0	211,172,500	0.0	210,744,571	-0.2
Appropriation For Non-Conforming Investments									
(SCU Only)	66,018	50,795		50,795		50,795	0.0	50,795	0.0
Other Reserves	269,821,767	288,422,581	6.9			339,125,714		361,621,862	6.6
Equity Acquired in Merger	15,002,815	17,259,153				20,687,868		22,401,128	8.3
Miscellaneous Equity	1,188,480	1,188,831				1,420,931	20.4	1,188,480	-16.4
Accumulated Unrealized G/L on AFS Securities	-21,697,137	-32,547,230	-50.0	N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0		N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	213,646		-571,964		-1,132,233		-135,405	88.0
Accumulated Unrealized Gains (Losses) on Available for Sale	U	213,040	IN/A	-57 1,904	-301.1	-1,132,233	-90.0	-130,400	00.0
Debt Securities 5	NI/A	NI/A		2 200 042		20 247 020	720.0	2 207 400	444.7
Other Comprehensive Income	N/A -32,643,756	N/A -32,416,579	0.7	3,399,942 -40,242,606	-24.1	28,247,830 -60,107,245		-3,307,190 -58,863,752	-111.7 2.1
	-32,043,730	-32,410,379	N/A	-40,242,000	-24.1 N/A	-00, 107,243	1		N/A
Net Income EQUITY TOTAL	1,368,953,462	4 450 400 505		1,601,697,228		1,729,934,546	N/A 8.0	12,125,283	5.7
EQUITY TOTAL	1,300,933,402	1,452,183,535	0.1	1,001,097,228	10.3	1,729,934,546	6.0	1,829,341,220	5.7
TOTAL SHARES & EQUITY	40.050.546.000	42 200 E04 00E	4.4	14 467 070 706	0.4	47 FOC 404 FFF	24.0	10 500 770 405	11.5
TOTAL SHARES & EQUITY	12,853,516,933	13,380,591,885	4.1	14,467,079,706	8.1	17,506,494,555	21.0	19,522,778,485	11.5
TOTAL LIABILITIES CHARES & FOLIETY	40,400,400,000	40.005.540.450	0.0	45 400 470 045	0.0	40.074.004.740	04.0	00.040.000.000	40.0
TOTAL LIABILITIES, SHARES, & EQUITY	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	20,210,868,983	10.6
NOVA NAVEDED ANYMOR ?									
NCUA INSURED SAVINGS ²	504.040.057	450 404 000	40.0	500 470 000	07.0	000 004 007		4 400 007 700	04.0
Uninsured Shares	524,340,657	456,184,808				909,231,337	-	1,193,327,739	31.2
Uninsured Non-Member Deposits	7,960,219					5,927,271	7.3	7,930,631	33.8
Total Uninsured Shares & Deposits	532,300,876					915,158,608		1,201,258,370	31.3
Insured Shares & Deposits	10,952,262,595			12,276,376,134		14,861,401,401	21.1	16,492,178,895	11.0
TOTAL NET WORTH	1,424,145,884	1,518,222,748	6.6	1,640,409,277	8.0	1,763,983,145	7.5	1,893,393,223	7.3
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1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KE		K SHAKES FOR SHORT	FORM FIL	.EKS					
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 f									
³ December 2011 and forward includes "Subordinated Debt Included in Net Wi									
⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Depos									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS of	ebt securities.							6.	LiabShEquity

		Income Statem	ent						
Return to cover		For Charter :							
01/14/2022		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * MAIL	ING_STATE = 'MO' * 1	ype Inclu	ded: Federally Insured	d State
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:	404.044.000	450 775 475	40.0	500 040 540	44.0	540 547 054	0.0	204 252 742	0.4
Interest on Loans	401,814,363		12.2		11.6			391,352,712	0.4
Less Interest Refund	(474,835)	(467,217)	-1.6	,	17.2	, , ,		, , ,	-33.6
Income from Investments Income from Trading	54,095,830 684,266				14.8	54,634,098 N/A		34,571,922 N/A	-15.6
Unrealized Gain (Loss) due to change in fair value of Equity and	064,200	U	-100.0	IN/A		IN/A	1	IN/A	
Trading Debt Securities	N/A	N/A		1,886,143		12,244,594	549.2	N/A	
TOTAL INTEREST INCOME	456,119,624	515,573,154	13.0		12.3			425.698.261	-3.1
INTEREST EXPENSE:		0.0,0.0,.0		0.0,000,000		220,211,211		1-0,110,-11	
Dividends	45,701,376	60,217,978	31.8	86,474,939	43.6	77,041,198	-10.9	44,567,959	-22.9
Interest on Deposits	11,411,353		35.8		46.9			11,699,246	
Interest on Borrowed Money	7,483,775	10,333,393	38.1	11,864,371	14.8	10,875,454	-8.3	7,377,885	-9.5
TOTAL INTEREST EXPENSE	64,596,504	86,045,038	33.2	121,095,816	40.7	108,386,669	-10.5	63,645,090	-21.7
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT									
LOSS EXPENSE	65,144,046	66,264,306	1.7	57,973,227	-12.5	59,161,317	2.0	19,752,787	-55.5
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE	326,379,074	363,263,810	11.3	400,027,680	10.1	418,393,591	4.6	342,300,384	9.1
NON-INTEREST INCOME:	320,379,074	303,203,610	11.3	400,027,000	10.1	410,393,391	4.0	342,300,364	9.1
Fee Income	127,815,428	134,379,728	5.1	135,042,523	0.5	115,954,272	-14.1	93,645,939	7.7
Other Operating Income	150,424,678				7.4				
Gain (Loss) on Investments	-540,993			, ,	7.4	N/A		N/A	11.0
Gain (Loss) on Equity and Trading Debt Securities (includes	0.10,000	1,000,000	0.0.0	1471		1.07		1471	
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	N/A	N/A		1,860		220,311	######	8,680,785	5,153.7
Gain (Loss) on all other Investments or other Hedged items (not									
Equity or Trading Debt Securities)	N/A	N/A		12,622,918		4,015,688		4,379,642	
Gain (Loss) on Non-Trading Derivatives	-32,859		101.0			6,564,646		2,631,975	
Gain (Loss) on Disposition of Assets	-534,749				154.6	<u> </u>		-912,012	
Gain from Bargain Purchase (Merger)	0		N/A		N/A		,	-6,378	
Other Non-interest Income/(Expense) NCUSIF Stabilization Income	-17,272,644				-28.3 N/A	2,008,815		3,790,450	151.6 N/A
TOTAL NON-INTEREST INCOME	259,858,861	308,848,229	18.9		9.7		-	315,468,850	
NON-INTEREST EXPENSE	239,030,001	300,040,229	10.9	330,090,943	9.1	372,394,130	9.9	313,406,630	13.0
Total Employee Compensation & Benefits	264,309,396	290,288,984	9.8	306,462,354	5.6	335,727,716	9.5	266,153,663	5.7
Travel, Conference Expense	4,638,548		18.0		5.4			3,150,772	
Office Occupancy	36,216,580		7.7		6.1			33,861,036	
Office Operation Expense	106,328,712		6.6		6.5			99,593,392	4.0
Educational and Promotion	18,614,724		8.8		31.1			23,005,585	
Loan Servicing Expense	37,441,949		8.1		2.7	47,572,883		39,952,367	12.0
Professional, Outside Service	37,649,154	43,243,927	14.9		8.8			40,268,630	
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	0	1,300	N/A	5,045	288.1	0	-100.0	14,270	N/A
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	0		N/A	N/A		N/A		N/A	
Member Insurance - Other	179,644	131,972	-26.5	139,440	5.7	162,612	16.6	100,355	-17.7
Operating Fees	1,663,769	1,723,365	3.6	1,919,248	11.4	1,904,075	-0.8	1,388,926	-2.7
Misc Operating Expense	21,147,398	25,102,366	18.7	28,031,313	11.7	29,514,574	5.3	20,801,283	
TOTAL NON-INTEREST EXPENSE	528,189,874	579,019,809	9.6	619,563,308	7.0	669,789,478	8.1	528,290,279	5.2
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE AND NCUSIF PREMIUMS */4	58,048,061	93,093,530	60.4			N/A		N/A	
NET INCOME (LOSS)	58,048,061	93,092,230	60.4	119,355,317	28.2	120,998,248	1.4	129,478,955	42.7
RESERVE TRANSFERS:			100.0						
Transfer to Regular Reserve	186,662	939,340	403.2	192,652	-79.5	279,310	45.0	213,519	1.9
* All Income/Expense amounts are year-to-date while the related % change rational the related %	os are annualized.		1				1		1
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¹ From September 2009 to December 2010, this account includes NCUSIF Pren ² For December 2010 forward, this account includes only NCUSIF Premium Exp									
From March 2009 to June 2009, this account was named NCUSIF Premium Exp		o NCUSIE Dramium Firm	200 Far C	ontombor 2000 and fa	rd				
this account only includes only the Temporary Corporate CU Stabilization Exp			13E. 1'UI 36	epternoer Zoos and lorwal	u,				
⁴ Prior to September 2010, this account was named Net Income (Loss) Before	, ,		0 forward	NCUSIF Stabilization Inco	me. if anv	is excluded.			7. IncEx
principal de l'allieur (2000) Belore l					-, u.,				

		Delinguent Loan Inf	ormation	1					
Return to cover		For Charter :	N/A						
01/14/2022		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Grou	o∙ All * M	AII ING STATE - 'N	/∩' * Tvn	o Included: Federal	lv
reer Group. N/A	Count of	CU in Peer Group :		Nation Feel Glou	p. All IVI	AILING_STATE = I	ло тур	e iliciadea. I ederai	y
	554		1471						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1									
Amount of Loans in Non-Accrual Status	N/A	N/A		80,572,848		31,816,809	-60.5	25,814,744	-18.9
30 to 59 Days Delinquent	128,932,520	117,049,704		124,061,856	6.0	84,157,272	-32.2	68,519,860	-18.6
60 to 179 Days Delinquent	54,066,920	61,384,395			-10.7	45,224,957	-17.5	30,597,778	-32.3
180 to 359 Days Delinquent	13,194,080	10,319,086 5,844,932			9.0 -6.9	7,652,710	-32.0 -7.9	4,890,566	-36.1 21.6
> = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days)	4,505,673 71,766,673	77,548,413		5,439,618 71,517,243	-7.8	5,011,554 57,889,221	-19.1	6,092,389 41,580,733	-28.2
% Delinquent Loans / Total Loans	0.79	0.79			-13.8	0.51	-25.1	0.35	-31.3
DELINQUENT LOANS BY CATEGORY:	0.70	0.10	0.0	0.00	10.0	0.01	20.1	0.00	01.0
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	8,215,421	4,937,969	-39.9	4,452,833	-9.8	3,293,500	-26.0	2,832,015	-14.0
60 to 179 Days Delinquent	4,911,730	4,451,553	-9.4	4,396,823	-1.2	3,334,923	-24.2	2,170,330	-34.9
180 to 359 Days Delinquent	453,143	392,039			-23.4	151,295			-37.2
> = 360 Days Delinquent	19,786	14,657			502.5	91,674	3.8	57,345	-37.4
Total Del Credit Card Lns (> = 60 Days) %Credit Cards DQ >= 60 Days / Total Credit Card Loans	5,384,659	4,858,249		4,785,410	-1.5	3,577,892	-25.2	2,322,673	-35.1
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)	1.18	1.04	-12.2	1.01	-2.7	0.83	-17.6	0.58	-30.5
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0		0	N/A	0		0	
180 to 359 Days Delinquent	0	0		0	N/A	0		0	
> = 360 Days Delinquent	0	0		0	N/A	0		0	
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	623,289	721,294		345,615	-52.1	320,685	-7.2	40,978	-87.2
60 to 179 Days Delinquent	523,893	539,953		352,621	-34.7	404,847	14.8	149,039	-63.2
180 to 359 Days Delinquent > = 360 Days Delinquent	54,385 19,548	1,680 18,338			503.9 -100.0	0	-100.0 N/A	0	N/A N/A
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	597,826	559,971		362,766	-35.2	404,847	11.6	149,039	-63.2
%Non-Federally Guaranteed Student Loans Delinguent >= 60 Days / Total	007,020	000,011	-0.0	502,700	-00.2	404,047	11.0	140,000	-00.2
Non-Federally Guaranteed Student Loans	1.09	0.99	-10.0	0.76	-23.2	0.89	18.1	0.35	-61.2
New Vehicle Loans									
30 to 59 Days Delinquent	16,110,931	17,144,506			-5.2	10,768,591	-33.8	8,941,782	-17.0
60 to 179 Days Delinquent	6,410,859	7,710,929			-10.5	5,367,942	-22.2	3,621,483	-32.5
180 to 359 Days Delinquent	936,510	1,164,607			-36.1	612,624	-17.7	575,971	-6.0
> = 360 Days Delinquent Total Del New Vehicle Lns (> = 60 Days)	230,330 7,577,699	245,922 9,121,458		124,105 7,771,989	-49.5 -14.8	162,067 6,142,633	30.6 -21.0	69,595 4,267,049	-57.1 -30.5
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	9,121,430		0.54	-16.0	0,142,033	-18.7	0.30	-32.4
Used Vehicle Loans	0.02	0.00	7.2	0.04	-10.0	0.44	-10.7	0.00	-02.4
30 to 59 Days Delinquent	51,920,810	45,905,226	-11.6	46,596,833	1.5	34,582,296	-25.8	28,244,414	-18.3
60 to 179 Days Delinquent	21,671,087	20,735,621	-4.3	21,111,749	1.8	17,601,113	-16.6	12,295,663	-30.1
180 to 359 Days Delinquent	5,223,709	4,819,628		3,214,353	-33.3	2,828,918	-12.0	1,774,648	-37.3
> = 360 Days Delinquent	1,027,184	820,952			-56.2	561,285	55.9	441,749	-21.3
Total Del Used Vehicle Lns (> = 60 Days)	27,921,980	26,376,201			-6.4	20,991,316			-30.9
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	-12.4	0.75	-12.3	0.60	-19.1	0.38	-37.2
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	0.87	0.79	-9.2	0.69	-13.0	0.56	-18.6	0.36	-35.9
Leases Receivable			1	1					
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0		0	N/A	0		0	N/A
180 to 359 Days Delinquent	0	0		0		0		0	
> = 360 Days Delinquent	0	0		0	N/A	0		0	
Total Del Leases Receivable (> = 60 Days)	0	0		0	N/A	0		0	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²	0.405.071	0.044.0=0	4.0	40 407 000	05.7	7,000,010	04.0	E 040 COE	05.0
30 to 59 Days Delinquent	8,495,874	8,344,958			25.7	7,880,216	-24.9	5,843,205 3,653,739	-25.8
60 to 179 Days Delinquent 180 to 359 Days Delinquent	7,341,415 2,431,523	7,803,444 924,518			-15.4 17.5	5,798,716 705,860	-12.2 -35.0		
> = 360 Days Delinquent	2,431,523 815,264	502,060			-6.9	166,590	-35.0	112,008	
Total Del All Other Loans (> = 60 Days)	10,588,202	9,230,022			-11.6			4,233,125	
%All Other Loans >= 60 Days / Total All Other Loans	1.35	1.12			-16.9	0,671,100	-27.1	0.43	-37.0
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delir	quency reporting requ	irements for troubled of	debt restru	ctured (TDR) loans. Thi	is policy ch	nange may result in a	İ		
decline in delinquent loans reported as of June 2012.									
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. E	elinquent New/Used A	uto Loans are no long	er include	d in "All Other Loans"			18	Delinquent Loan Infor	mation 1

		Delinquent Loan Inf	ormation	. 2		1		1	
Return to cover		For Charter :							
01/14/2022		Count of CU :	93						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :		Nation * Peer Grou	p: All * I	MAILING_STATE = '	'MO' * Ту	pe Included: Feder	ally
	Count of		N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
DELINQUENT LOANS BY CATEGORY 1									—
ALL REAL ESTATE LOANS	10 500 105								
30 to 59 Days Delinquent	43,566,195	39,995,751	-8.2	45,923,406	14.8		-40.5	22,617,466	-17.2
60 to 179 Days Delinquent	13,207,936		52.5	15,463,570	-23.2	12,717,416		8,707,524	-31.5
180 to 359 Days Delinquent	4,094,810 2,393,561		-26.3 77.3	5,891,404	95.3 3.7	3,354,013 4,029,938	-43.1 -8.4	1,977,571 5,411,692	-41.0 34.3
> = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days)	19,696,307	4,243,003 27,402,512	39.1	4,399,676 25,754,650	-6.0		-22.0	16,096,787	-19.9
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.73	1.69	-1.9	1.63	-3.5	0.94	-42.5	0.74	-20.9
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54	0.69	28.1	0.59	-14.7	0.40		0.74	-22.4
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	04 700 700	40.040.475	40.0	24.348.405	00.7	40,000,040	50.4	7.045.000	04.5
30 to 59 Days Delinquent	21,722,723 6,224,895	18,918,175	-12.9 63.9		28.7	12,088,818 6.409.520	-50.4 -21.4	7,915,293	-34.5
60 to 179 Days Delinquent	2,208,221			8,155,939	-20.0		-62.0	5,280,586	-17.6
180 to 359 Days Delinquent > = 360 Days Delinquent		2,285,381 2,844,356	3.5 56.4	4,232,449	85.2 -15.7	1,608,062	-12.6	1,022,816 3,147,581	-36.4 50.3
> = 360 Days Delinquent Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	1,818,660	2,844,356	56.4	2,396,453	-15.7	2,094,884	-12.6	3,147,581	50.3
, , , , , , , , , , , , , , , , , , , ,	10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	9,450,983	-6.5
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.58	0.80	37.6	0.70	-12.1	0.34	-51.6	0.30	-10.4
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	14,656,618	13,752,148	-6.2	13,928,741	1.3	11,423,225	-18.0	12,404,208	8.6
60 to 179 Days Delinquent	3,289,141	5,586,531	69.8	3,946,712	-29.4	3,374,912	-14.5	1,560,497	-53.8
180 to 359 Days Delinquent	1,028,961	285,171	-72.3	700,678	145.7	843,182	20.3	258,438	-69.3
> = 360 Days Delinquent	128,960	926,779	618.7	1,380,438	49.0	1,223,107	-11.4	1,124,205	-8.1
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	4,447,062	6,798,481	52.9	6,027,828	-11.3	5,441,201	-9.7	2,943,140	-45.9
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5									
yrs Other Real Estate Fixed Rate/Hybrid/Balloon	0.54	0.79	44.4	0.64	-18.2	0.74	15.2	0.37	-50.0
30 to 59 Days Delinquent	3.013.392	2,011,967	-33.2	1,880,086	-6.6	1,010,862	-46.2	366,134	-63.8
60 to 179 Days Delinquent	2,622,741	1,222,044	-53.4	879,658	-28.0	321,240	-63.5	320.668	-03.0
180 to 359 Days Delinquent	510,509	83,489	-83.6	349,436	318.5	259,203	-25.8	25,180	-90.3
> = 360 Days Delinquent	328.584	365,590	11.3	182,090	-50.2	345,791	89.9	405,543	17.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	3,461,834	1,671,123	-51.7	1,411,184	-15.6	926,234	-34.4	751,391	-18.9
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.95	0.69	-27.1	0.46	-33.0	0.28	-40.2	0.24	-14.7
Other Real Estate Adjustable Rate	0.53	0.09	-21.1	0.40	-33.0	0.20	=40.2	0.24	-14.7
30 to 59 Days Delinquent	4,173,462	5,313,461	27.3	5,766,174	8.5	2,789,079	-51.6	1,931,831	-30.7
60 to 179 Days Delinquent	1,071,159	3,134,291	192.6	2,481,261	-20.8	2,611,744	5.3	1,545,773	-40.8
180 to 359 Days Delinquent	347,119	362,573	4.5	608,841	67.9	643,566	5.7	671,137	4.3
> = 360 Days Delinquent	117,357	106,278	-9.4	440,695	314.7	366,156	-16.9	734,363	100.6
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,535,635	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6	2,951,273	-18.5
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other	.,,	5,555,		2,222,121		0,02.,.00		_,,,,_,,	
RE Adjustable Rate Loans	0.22	0.38	76.1	0.34	-9.8	0.37	6.5	0.30	-17.7
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2									
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	2,903,581	3,466,825	19.4	4,245,552	22.5	5,265,676	24.0	10,074,438	91.3
60 to 179 Days Delinquent	2,172,901	3,580,664	64.8	777,477	-78.3	470,914	-39.4	150,253	-68.1
180 to 359 Days Delinquent	0	449,549	N/A	2,598,528	478.0	224,153	-91.4	0	-100.0
> = 360 Days Delinquent	0	19,977	N/A	0	-100.0	140,132	N/A	152,169	8.6
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	2,172,901	4,050,190	86.4	3,376,005	-16.6	835,199	-75.3	302,422	-63.8
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	0.78	1.21	54.6	0.80	-34.2	0.17	-78.4	0.06	-66.8
Member Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	297,415	127,751	-57.0	436,177	241.4	70,254	-83.9	112,665	60.4
60 to 179 Days Delinquent	117,100	152,122	29.9	160,478	5.5	79,329	-50.6	130,053	63.9
180 to 359 Days Delinquent	16,918	0	-100.0		N/A	24,968	341.8	0	-100.0
> = 360 Days Delinquent	312,344	227,924	-27.0	136,461	-40.1	0	-100.0	0	N/A
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	446,362	380,046	-14.9	302,590	-20.4	104,297	-65.5	130,053	24.7
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	1.53	1.18	-23.2	0.60	-49.0	0.20	-66.8	0.23	12.9
NonMember Commercial Loans Secured By RE	1.00	1.10		0.00		0.20	22.0	0.20	
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0		N/A	0	N/A	0		0	N/A
180 to 359 Days Delinquent	0		N/A	0	N/A	0		0	N/A
> = 360 Days Delinquent	0		N/A	0	N/A	0		0	N/A
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0		N/A	0	N/A	0		0	N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total									
NonMember Commercial Loans Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
NonMember Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	0		N/A	0	N/A	0		0	N/A
60 to 179 Days Delinquent	0		N/A	0	N/A	0		0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /									ı ——
Total NonMember Commercial Loans NOT Secured by RE # Means the number is too large to display in the cell	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency re	porting requirements for	or troubled debt restruct	ured (TDR) loans.		1			
This policy change may result in a decline in delinquent loans reported as of June 2012.			,,	·			<u></u>	<u> </u>	
Reporting requirements for loans were changed with September 2017 cycle to accommodate the	e regulatory definition	ot commercial loans. Th	is policy ch	nange may cause fluctu	ations fron	n prior cycles.	9.	Delinquent Loan Info	mation

	Losses, Bankrupto			Debt Restructured L	oans				
Return to cover		For Charter :							
01/14/2022		Count of CU :							
CU Name: N/A		Asset Range :		L		ļ		L	
Peer Group: N/A	0			Nation * Peer Group	: All * M	AILING_STATE = 'MO)' * Type	Included: Federally	Insured
	Count o	CU in Peer Group :	N/A						
			2/ 21		2/ 21		0/ 01		0/ 01
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Ch
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	69,195,377	75,781,423					-27.3		
* Total Loans Recovered	11,165,036	11,763,659					13.0		
* NET CHARGE OFFS (\$\$)	58,030,341	64,017,764			5.0				
**%Net Charge-Offs / Average Loans	0.67	0.68							
Total Del Loans & *Net Charge-Offs 1	129,797,014	141,566,177	9.1		-2.0		-26.8		
Combined Delinquency and Net Charge Off Ratio ¹	1.46	1.47	0.3	1.34	-8.6	0.91	-32.3	0.61	-32.
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	12,725,096	13,677,740	7.5		9.3		-20.5		_
* Unsecured Credit Card Lns Recovered	2,077,555	2,060,757	-0.8		16.1		-0.4		
* NET UNSECURED CREDIT CARD C/Os	10,647,541	11,616,983	9.1		8.1		-24.4		
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	6.9		6.0		-21.2		
* Non-Federally Guaranteed Student Loans Charged Off	32,003	217,007					-95.7		
* Non-Federally Guaranteed Student Loans Recovered	3,374	6,899			149.3		174.3		
* Net Non-Federally Guaranteed Student Loans C/Os	28,629	210,108	633.9	8,782,544	4,080.0	328,168	-96.3	109,432	-55.
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	_	_			40:-	_			
Federally Guaranteed Student Loans	0.05	0.38	597.3		4,346.6		-95.8		-53.
* Total 1st Mortgage RE Loan/LOCs Charged Off	936,499	306,579			22.8		89.7		
* Total 1st Mortgage RE Loans/LOCs Recovered	675,834	67,765	-90.0				1.4		
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	260,665	238,814	-8.4	316,720	32.6	653,543	106.3	-69,750	-114.
** Net Charge Offs - 1st Mortgage RE Loans/LOCs									
/ Avg 1st Mortgage RE Loans/LOCs	0.01	0.01	-14.2		22.1	0.02	77.9		_
* Total Other RE Loans/LOCs Charged Off	1,135,361	1,540,353	35.7		-54.0		-29.9		39.
* Total Other RE Loans/LOCs Recovered	574,514	596,991	3.9		35.8		-49.9		20.
* NET OTHER RE LOANS/LOCs C/Os	560,847	943,362	68.2				187.9		
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.06	0.08	50.9		-109.8		183.4		
* Total Real Estate Loans Charged Off	2,071,860	1,846,932	-10.9		-41.3		11.6		
* Total Real Estate Lns Recovered	1,250,348	664,756	-46.8		31.0		-46.4		
* NET Total Real Estate Loan C/Os	821,512	1,182,176					247.2		
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.02	0.03	33.1		-83.4		207.9		
* Total TDR 1st & Other Real Estate Lns Charged Off	281,000	109,485	-61.0		35.5		-93.4		
* Total TDR 1st & Other Real Estate Lns Recovered	3,888	219	-94.4				134.5		7.
*NET TDR Real Estate C/Os	277,112	109,266	-60.6		33.4		-97.4		
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	0.67	0.29					-97.2		
* Total Leases Receivable Charged Off	0								
* Total Leases Receivable Recovered	0								
* NET LEASES RECEIVABLE C/Os	0	0							
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/a
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,132	1,844	-13.5		1.1		-19.9		
Number of Members Who Filed Chapter 13 YTD	2,496	1,340	-46.3		16.1		-46.6		
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2	24					-33.3		
Total Number of Members Who Filed Bankruptcy YTD	4,630	3,208					-32.0		
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	51,178,167	40,087,290	-21.7				-28.4		
* All Loans Charged Off due to Bankruptcy YTD	11,698,317	11,590,115	-0.9		0.9		-35.9		
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	-9.5	14.59	-4.6	12.87	-11.8	12.50	-2.
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	4,655,897	6,074,059	30.5	4,914,037	-19.1	6,716,484	36.7	1,243,205	-81.
Number of Real Estate Loans Foreclosed YTD	51	67	31.4	52	-22.4	42	-19.2	14	-66.
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	33,070,119	32,760,812	-0.9	28,952,337	-11.6	24,970,283	-13.8		-13.
TDR Other RE Loans	4,601,826	4,748,110	3.2	5,601,360	18.0	5,617,964	0.3		-37.
Total TDR First and Other RE Loans	37,671,945	37,508,922	-0.4	34,553,697	-7.9	30,588,247	-11.5	25,111,288	-17.
TDR RE Loans Also Reported as Commercial Loans 2	1,747,245	622,232			243.9		103.4		
TDR Consumer Loans (Not Secured by RE)	15,053,722	19,408,643							
TDR Commercial Loans (Not Secured by RE) 2	449,555	255,835			-46.7				
Total TDR First RE, Other RE, Consumer, and Commercial Loans	53,175,222	57,173,400					-8.5		
Total TDR Loans to Total Loans	0.59								
Total TDR Loans to Net Worth	3.73								
TDR portion of Allowance for Loan and Lease Losses	1,595,453	1,143,098							
# Means the number is too large to display in the cell	1,000,400	1,140,080	20.4	040,040	20.1	301,717	10.0	1,110,002	10.
						1			-
*Amounts are year-to-date while the related %change ratios are annualized.			-		-				<u> </u>
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annual									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinqu		nents for troubled debt re	estructured	(TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of June 2012									L
Reporting requirements for loans were changed with September 2017 cycle to accomm			This is	- C		1			

	For Charter : Count of CU : Asset Range :	93						
	Asset Range :							↓
			Nation + Dans Corre	AII + BAA	ILING STATE - IMOL	* Toma Inc	alandada Fadanalla lasa	
0			Nation * Peer Group:	AII ^ MA	ILING_STATE = MO	^ i ype ind	ciuded: Federally inst	Jrea
Count	of CU in Peer Group :	N/A						-
Dec-2017	Dec-2018	% Chg	Dec-2019	% Cha	Dec-2020	% Cha	Sep-2021	% Cho
Dec-2017	Dec-2010	∕₀ Cilg	Dec-2019	∕₀ Cilg	Dec-2020	/₀ Cilg	3ep-2021	/₀ City
1 100 767 200	1 456 242 500	21.5	1 /25 1/1 220	1.1	1 501 752 922	10.2	1 904 424 041	14.1
23.40	23.13	1.5	24.10	-3.9	20.10	-4.2	23.42	1.2
45 700 004	44.042.050	0.4	40 007 470	4.0	24.057.454	200.4	00 040 044	-15.8
			, .,	_				
1.10	0.94	-14.6	0.79	-15.7	0.73	-8.6	0.45	-37.6
00 040 447	05.045.707	44.0	05 400 757	4.0	40.070.000	05.7	0.754.004	00.0
								-30.3
1.04	0.97	-6.3	0.86	-12.0	0.56	-35.0	0.31	-44.0
10 112 01E	41 602 507	12.0	65 296 46E	56.6	00 022 555	51.4	102 724 250	84.9
						+		
86,586,864	52,128,086	-39.8	134,686,404	158.4	186,016,431	38.1	247,053,922	77.1
1.97	1.09	-44.7	2.48	127.2	2.58	4.1	4.28	66.1
00 070 750	444 407 404	44.5	444 444 000	00.5	450 000 054		407.000.440	
0.34	0.48	41.1	0.49	3.5	0.37	-25.4	0.17	-52.8
			10.000.011	0.17.5			10.00=011	100.0
	, ,							
434,600	2,132,494	390.7	6,797,872	218.8	12,496,701	83.8	12,608,812	34.5
0.04	0.07	000.0	0.22	200.0	0.00	44.4	0.44	50.0
								53.3
0	0	N/A	0	N/A	0	N/A	19,816,419	N/A
	==					000 -		
			·		·			-72.4
1,570,382	1,677,688	6.8	1,124,885	-33.0	1,851,949	64.6	436,533	-76.4
0.01	0.70	40.4	0.00	47.0	0.45	04.0	0.00	04.0
0.61	0.70	13.4	0.36	-41.9	0.45	24.8	0.08	-81.9
1 002 050	2 002 270	100.2	002 202	75 4	1.026.504	E 4	440.074	40.0
1,917,182	3,908,633	103.9	8∠3,469	-18.9	8/8,465	0.4	245,221	-62.8
0.77	1 50	104.4	0.30	_R1 O	0.34	_10 /	0.07	-71.6
0.77	1.58	104.4	0.30	-01.0	0.24	-10.4	0.07	-/ 1.0
r no annualizina)						1		\vdash
no annuanzing)			1		1			_
- d-ti			hund (TDD) leans	l	<u> </u>	1		+
	equirements for troubled de	ept restruct	iured (TDK) loans.					
IIIG 2012.						1		
	1,198,767,390 920,406,947 2,119,174,337 23.40 45,799,234 18,483,881 4,218,971 685,179 23,388,031 1.10 23,018,417 2,880,065 20,138,352 1.04 48,443,845 21,422,417 55,500,331 46,045,836 3,356,179 80,623,655 255,392,263 2,82 86,586,864 1.97 80,673,753 29,138,862 45,399,323 0.34 0 434,600 0.01 0 1,008,549 1,098,460 227,729 244,193 1,570,382 0.61	1,198,767,390	1,198,767,390	1,198,767,390 1,456,242,598 10.6 1,107,196,339 2,119,174,337 2,474,281,167 16.8 2,542,337,567 23.40 25.15 7.5 24.16 23.40 25.15 7.5 24.16 45,799,234 41,643,058 -9.1 42,297,470 18,483,881 19,299,796 4.4 17,715,444 4,218,971 3,453,915 -18.1 2,264,978 685,179 573,334 -16.3 228,222 23,388,031 23,327,045 -0.3 20,208,644 1.10 0,94 -14.6 0,79 23,018,417 25,615,797 1.13 25,132,757 2,880,065 3,262,446 13.3 3,655,981 20,138,352 22,353,351 11.0 21,476,776 1.04 0,97 -6.3 0,86 48,443,845 41,693,507 -13.9 65,286,465 21,422,417 24,191,510 12.9 11,101,152 55,500,331 69,952,650 26.0 83,764,252 46,045,836 46,318,812 0,6 72,572,545 25,392,263 240,497,146 -5.8 309,359,899 2,282 2,44 -13,3 2,94 86,586,864 52,128,086 -39,8 134,686,404 1,97 1,09 -44.7 2,48 80,673,753 114,187,481 41.5 144,411,228 80,673,753 114,187,481 41.5 144,411,228 41,99,323 66,569,875 46,6 74,360,486 0 1,197 1,190,986 N/A 0,34 0,48 41.1 0,49 0 0 1,190,986 0 0,34 0,48 41.1 0,49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,198,767,390	1,198,787,390 1,456,242,598 21.5 1,435,141,228 1.14 1,581,752,823 920,406,947 1,1018,038,569 10.6 1,107,196,339 8.8 1,051,821,277 2,119,174,337 2,474,281,167 16.8 2,542,337,667 2.8 2,633,574,100 2,316 45,799,234 41,643,058 9.9.1 42,297,470 1.6 31,257,454 18,483,881 19,299,796 4.4 17,715,444 8.2 16,741,424 4,218,971 3,453,915 1.8.1 2,264,978 3.44 2,210,643 685,179 573,334 1-6.3 228,222 -60.2 241,143 23,388,031 23,327,045 -0.3 20,208,644 -13,4 19,129,228 1.10 0,94 -1.6 0,79 -1.57 0,73 23,184,17 25,615,797 11,3 25,132,757 -1.9 18,670,680 2,880,065 3,262,446 13,3 3,655,981 12,1 2,1472,419 20,138,352 22,353,351 11,0 21,476,776 -3,9 14,395,944 1.04 0,97 -6,3 0,88 -12,0 0,56 48,43,845 41,693,507 -13,9 65,286,465 -56,6 98,832,555 21,422,417 24,191,510 12,9 11,101,152 -54,1 9,317,744 46,045,836 46,318,812 0,6 72,572,545 58,7 84,951,534 3,355,179 5,923,111 76,5 4,163,187 -29,4 15,100,866 38,285 25,392,636 240,497,146 -5,8 30,935,969 26,60 27,475,556 35,00,331 69,92,650 28,0 28,2 28,2 24,4 13,3 2,94 20,3 3,55 19,5 25,392,63 240,497,146 -5,8 30,935,969 28,6 30,623,655 52,417,556 35,0 72,452,098 38,2 17,2 2,388,666 39,832,655 26,398,75 46,6 39,832,655 26,398,75 46,6 39,832,655 26,398,75 46,6 39,832,655 26,398,75 46,6 398,336,699 26,6 30,673,753 114,187,481 41,5 44,411,288 26,5 150,393,854 1,97 1,993,856 34,348,609 17,9 53,097,735 54,6 63,998,266 24,44 13,0 0,44 1,94 1,97 1,94 1,96 1,96 1,97 1,93 1,98 1,98 1,98 1,99 1,99 1,99 1,99 1,99	1,198,767,390 1,456,242,598 2,15 1,435,141,228 1,14 1,158,175,28,23 1,10 2,20,406,947 1,018,038,599 1,06 1,107,196,339 8,8 1,051,821,277 -5,0 2,119,174,337 2,474,281,167 16,8 2,542,337,567 2,8 2,633,574,100 3,8 2,119,174,337 2,474,281,167 16,8 2,542,337,567 2,8 2,633,574,100 3,8 2,315 1,234 1,	1,198,767,390 1,456,242,598 215 1,1435,141,228 1,101,1337 2,474,241,167 168 2,245,237,676 2,8 1,051,242,277 2,340 25,15 7,5 24,16 23,0 25,15 7,5 24,16 23,0 23,15 24,2 23,15 23,16 23,16 23,16 23,17 2

		Real Estate Loan Info	rmation	1					
Return to cover		For Charter :	N/A						
01/14/2022		Count of CU:	93						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * MAIL	ING_STATE = 'MO' *	Type Incl	uded: Federally Insur	ed State
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	1,089,208,561	1,064,157,871			13.0	1,543,786,462	28.3	1,676,063,062	+
Fixed Rate 15 years or less	509,050,012				-7.1	948,589,822	66.3	1,032,732,447	
Other Fixed Rate	32,737,037	41,008,336			16.5	54,127,311	13.3	64,688,976	
Total Fixed Rate First Mortgages	1,630,995,610	, .,,			5.9	2,546,503,595	39.8		
Balloon/Hybrid > 5 years	140,602,966			290,646,865	41.4	439,838,320			
Balloon/Hybrid 5 years or less	469,559,446				13.7	547,699,188	-2.5		
Total Balloon/Hybrid First Mortgages	610,162,412	699,789,744	14.7	852,396,185	21.8	987,537,508	15.9	845,532,821	
Adjustable Rate First Mtgs 1 year or less	53,920,727	47,821,869	-11.3		-13.4	42,888,452	3.6	32,000,059	-25.4
Adjustable Rate First Mtgs >1 year	292,605,738	322,180,486	10.1	334,027,503	3.7	143,904,320	-56.9		
Total Adjustable First Mortgages	346,526,465	370,002,355	6.8	375,431,550	1.5	186,792,772	-50.2	290,101,447	55.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,587,684,487	2,789,002,088	7.8	3,048,949,443	9.3	3,720,833,875	22.0	3,909,118,753	5.1
Other Real Estate Loans									
Closed End Fixed Rate	354,391,943	232,309,983	-34.4	297,582,385	28.1	328,447,880	10.4	313,313,224	
Closed End Adjustable Rate	53,831,801	30,878,827	-42.6	22,974,377	-25.6	19,781,037	-13.9	21,599,116	
Open End Adjustable Rate (HELOC)	657,868,363	917,458,474	39.5	1,007,019,758	9.8	971,799,449	-3.5	959,937,504	
Open End Fixed Rate	11,724,241	10,190,409	-13.1	7,971,686	-21.8	6,665,427	-16.4	5,447,639	-18.3
TOTAL OTHER REAL ESTATE OUTSTANDING	1,077,816,348	1,190,837,693	10.5	1,335,548,206	12.2	1,326,693,793	-0.7	1,300,297,483	-2.0
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,665,500,835	3,979,839,781	8.6	4,384,497,649	10.2	5,047,527,668	15.1	5,209,416,236	3.2
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,771,598,576	1,924,806,936	8.6	2,111,768,573	9.7	2,986,341,915	41.4	3,114,982,055	4.3
Other RE Fixed Rate	366,116,184	242,500,392	-33.8	305,554,071	26.0	335,113,307	9.7	318,760,863	-4.9
Total Fixed Rate RE Outstanding	2,137,714,760	2,167,307,328	1.4	2,417,322,644	11.5	3,321,455,222	37.4	3,433,742,918	3.4
%(Total Fixed Rate RE/Total Assets)	15.87	15.49	-2.4	16.00	3.3	18.18	13.6	16.99	-6.5
%(Total Fixed Rate RE/Total Loans)	23.61	22.03	-6.7	22.97	4.3	29.20	27.1	28.85	-1.2
,									
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	816,085,911	864,195,152	5.9	937,180,870	8.4	734,491,960	-21.6	794,136,698	8.1
Other RE Adj Rate	711,700,164	948,337,301	33.2	1,029,994,135	8.6	991,580,486	-3.7	981,536,620	-1.0
Total Adj Rate RE Outstanding	1,527,786,075		18.6		8.5	1,726,072,446		1,775,673,318	
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MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	22,909,125	19,864,349	-13.3	26,149,653	31.6	19,458,963	-25.6	26,059,839	33.9
Outstanding Interest Only & Payment Option Other RE									1
/ LOCs Loans	64,980,276	83,729,126	28.9	86,038,790	2.8	84,533,526	-1.7	89,608,516	6.0
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans	87,889,401	103,593,475	17.9	112,188,443	8.3	103,992,489	-7.3	115,668,355	11.2
%(Interest Only & Payment Option First & Other RE Loans / Total									
Assets)	0.65	0.74	13.4	0.74	0.3	0.57	-23.4	0.57	0.6
%(Interest Only & Payment Option First & Other RE Loans / Net									
Worth)	6.17	6.82	10.6	6.84	0.2	5.90	-13.8	6.11	3.6
Outstanding Residential Construction (Excluding Commercial									
Purpose Loans) 1	3,569,841	6,697,127	87.6	7,186,692	7.3	13,322,068	85.4	17,407,593	30.7
Allowance for Loan Losses or Allowance for Credit Losses on	5 000 400	4.050.004	40.5	0.700.474	44.0	44 000 040	400.0	45 400 450	40.0
all RE Loans	5,290,166	4,259,864	-19.5	3,782,174	-11.2	11,002,619	190.9	15,466,459	40.6
* REAL ESTATE LOANS - AMOUNT GRANTED:									ļ
* First Mortgages		.== == .	40.0	4 000 700 000		0.450.400.000	=	== === =	
* Fixed Rate > 15 years	776,567,901	875,899,554			39.4	2,152,198,822	76.3	1,457,506,819	
* Fixed Rate 15 years or less	212,978,050			283,594,976	48.1	902,298,540		566,917,144	
* Other Fixed Rate	7,375,384			22,147,017	69.6	22,036,221	-0.5		
* Total Fixed Rate First Mortgages	996,921,335				41.3	3,076,533,583			
* Balloon/Hybrid > 5 years	107,136,720				20.0	133,184,097	-9.4	76,680,129	
* Balloon/Hybrid 5 years or less	114,902,910				41.8	132,619,950		73,747,512	
* Total Balloon/Hybrid First Mortgages	222,039,630					265,804,047			
* Adjustable Rate First Mtgs 1 year or less	12,313,589					18,519,150			
* Adjustable Rate First Mtgs >1 year	29,245,595				12.1	36,976,027	17.3		
* Total Adjustable First Mortgages	41,559,184				1.1	55,495,177	29.7	45,861,969	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,260,520,149	1,361,699,201	8.0	1,881,421,521	38.2	3,397,832,807	80.6	2,245,343,207	-11.9
* Amounts are year-to-date while the related %change ratios are annualized.									
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Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regula	atory definition of commen	cial loans.	This policy change may ca	use fluctuat	tions from prior cycles.		12. R	RELoans 1

		Real Estate Loan Info	rmation 2	2					
Return to cover		For Charter :							
01/14/2022		Count of CU :							
CU Name: N/A		Asset Range :						<u> </u>	
Peer Group: N/A	Count	Criteria : of CU in Peer Group :		Nation * Peer Group:	All * MA	ILING_STATE = 'MO' '	Type Inc	cluded: Federally Insu	red State
	Count	or CO in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
* OTHER REAL ESTATE (Granted)					Ĭ		Ŭ		
* Closed End Fixed Rate	59,081,366	81,144,731			24.0	120,296,551	19.6	69,367,739	-23.1
* Closed End Adjustable Rate	23,030,788	8,210,297		2,879,600	-64.9	7,220,550	150.7	6,686,714	23.5
* Open End Adjustable Rate (HELOC)	295,132,430	262,377,754		278,322,668	6.1	272,249,545	-2.2	359,076,478	75.9
* Open End Fixed Rate and Other	3,492,157	5,280,772			-56.6	1,115,541	-51.3	993,299	18.7
* TOTAL OTHER REAL ESTATE GRANTED	380,736,741	357,013,554			7.6		4.4	436,124,230	45.
* TOTAL RE (FIRST AND OTHER) GRANTED	1,641,256,890	1,718,712,755			31.8		67.7	2,681,467,437	-5.
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	26.56	26.96	1.5	32.66	21.2	46.17	41.4	38.08	-17.
RE LOANS SOLD/SERVICED	700 774 047	200 000 100		4 457 400 444		0 4 40 570 7 45	05.0		
* First Mortgage R.E. Loans Sold	780,774,917	803,633,183			44.0	2,149,578,745	85.8 2.9	1,461,535,941	-9.: 2.
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	61.94	59.02			4.2 19.5	63.26 43.368.506	81.2	65.09 52.241.324	20.
AMT of Mortgage Servicing Rights Outstanding RE Loans Sold But Serviced	18,464,904 3,719,133,801	20,031,234 3,934,360,190			8.1	4,555,414,053	7.1	4,663,037,986	20.
% (Mortgage Servicing Rights / Net Worth)	1.30	1.32	+		10.6		68.5	2.76	12.2
MISC. RE LOAN INFORMATION	1.30	1.32	1.0	1.40	10.6	2.40	00.5	2.70	12.4
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,460,631,759	1,490,384,537	2.0	1,567,202,352	5.2	1,638,091,996	4.5	1,461,800,860	-10.8
R.E. Lns also Commercial Lns ¹	303,818,760	373,249,156			26.5	570,845,943	20.9	628,295,203	10.0
REVERSE MORTGAGES	555,615,760	57 5,245, 150	22.9	712,501,011	20.5	370,043,943	20.9	020,200,200	10.
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0			0		0		0	N/A
Total Reverse Mortgages	0			0		0		0	N/A
RE LOAN TDRS OUTSTANDING		-		-				-	
TDR First Mortgage RE Loans	33,070,119	32,760,812	-0.9	28,952,337	-11.6	24,970,283	-13.8	21,605,501	-13.5
TDR Other RE Loans	4,601,826	4,748,110	3.2	5,601,360	18.0	5,617,964	0.3	3,505,787	-37.6
Total TDR First and Other RE Loans	37,671,945	37,508,922	-0.4	34,553,697	-7.9	30,588,247	-11.5	25,111,288	-17.9
TDR RE Loans Also Reported as Commercial Loans ¹	1,747,245	622,232	-64.4	2,139,600	243.9	4,352,928	103.4	7,149,302	64.2
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	9,450,983	-6.5
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	4,447,062	6,798,481	52.9	6,027,828	-11.3	5,441,201	-9.7	2,943,140	-45.9
Other R.E. Fixed Rate	3,461,834	1,671,123	-51.7	1,411,184	-15.6	926,234	-34.4	751,391	-18.9
Other R.E. Adj. Rate	1,535,635	3,603,142		3,530,797	-2.0	3,621,466	2.6	2,951,273	-18.5
TOTAL DEL R.E. DELINQUENT >= 60 Days	19,696,307	27,402,512	39.1	25,754,650	-6.0	20,101,367	-22.0	16,096,787	-19.9
DELINQUENT 30 to 59 Days									
First Mortgage	36,379,341	32,670,323			17.2	23,512,043	-38.6	20,319,501	-13.6
Other	7,186,854	7,325,428			4.4	3,799,941	-50.3	2,297,965	-39.5
TOTAL DEL RE 30 to 59 Days	43,566,195	39,995,751			14.8	27,311,984	-40.5	22,617,466	-17.2
TOTAL DEL R.E. LOANS >= 30 Days	63,262,502	67,398,263	6.5	71,678,056	6.4	47,413,351	-33.9	38,714,253	-18.3
RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days	4.70	4.00		4.00	0.5	0.04	40.5	0.74	20.0
% R.E. LOANS DQ >= 60 Days	1.73 0.54	1.69 0.69		1.63 0.59	-3.5	0.94 0.40	-42.5	0.74 0.31	-20.9 -22.4
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	0.54	0.09	20.1	0.59	-14.7	0.40	-32.2	0.31	-22.4
TDR First Mortgage RE Loans Delinquent >= 60 Days	4,099,668	3,674,172	-10.4	2,480,608	-32.5	3,088,553	24.5	2,711,430	-12.2
TDR Other RE Loans Delinquent >= 60 Days	567,301	1,026,282			1.9		-13.2	361,238	-60.2
Total TDR First and Other RE Loans Delinquent >= 60 Days	4,666,969	4,700,454			-25.0		13.3	3,072,668	-23.1
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	4,000,000	4,700,404	5.7	0,020,401	-20.0	0,030,024	10.0	5,512,000	-20.
1st and Other RE	12.39	12.53	1.2	10.21	-18.6	13.07	28.0	12.24	-6.3
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60									
Days 12	256,847	0	-100.0	0	N/A	0	N/A	0	N/A
% TDR RE Lns also Reported as Commercial Loans Delinquent >=									
60 Days / Total TDR RE Lns also Reported as Commercial Loans 12	44.70		100.0		h1/-		k1/*	0.00	
DEAL FOTATE LOANS/LOC CHARGE OFFO AND DECCY.	14.70	0.00	-100.0	0.00	N/A	0.00	N/A	0.00	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	006 400	206 570	67.0	276 400	22.2	744 400	00.7	92.005	-84.3
* Total 1st Mortgage Lns Charged Off * Total 1st Mortgage Lns Recovered	936,499 675,834	306,579 67,765			22.8 -11.8	714,126 60,583	89.7 1.4	83,995 153,745	-84.3 238.4
* NET 1st MORTGAGE LN C/Os	260.665					653,543			-114.2
** Net Charge Offs - 1st Mortgage Loans	200,000	238,814	-0.4	316,720	32.0	033,343	100.3	-69,750	-114.2
/ Avg 1st Mortgage Loans	0.01	0.01	-14.2	0.01	22.1	0.02	77.9	0.00	-112.6
* Total Other RE Lns Charged Off	1,135,361	1,540,353					-29.9	517,803	39.1
* Total Other RE Lns Recovered	574,514	596,991					-49.9	365,717	20.0
* NET OTHER RE LN C/Os	560,847	943,362					187.9	152,086	125.0
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.06						183.4	0.02	128.
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)		1						
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Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regula	tory definition of commer	cial loans.	This policy change may ca	use fluctu	ations from prior cycles.			
² The NCUA Board approved a regulatory/policy change in May 2012 revising th	e delinquency reporting								
This policy change may result in a decline in delinquent loans reported as of Ju									13. RELoans

	C	ommercial Loan I		on					
Return to cover		For Charter : Count of CU :							
01/14/2022 CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Gro	up: All *	MAILING_STATE	= 'MO' * 1	ype Included: Fed	lerally
	Count of C	U in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
COMMERCIAL LOANS	200 2011	200 2010	/0 U.i.g	200 20 10	/v 0.1.g	200 2020	,0 G.1.g	50p 202.	/0 G.i.g
Commercial Loans to Members 13	306,661,554	366,954,467	19.7	474,471,166	29.3	538,121,400	13.4	587,232,317	9.1
Purchased Commercial Loans or Participations to	04.040.050	44.000.050		50 400 000	40.0		70.5	400 005 470	40.0
Nonmembers ¹³ Total Commercial Loans ¹³	34,810,350 341,471,904	44,866,359 411,820,826		53,498,266 527,969,432	19.2 28.2	92,813,243 630,934,643	73.5 19.5	102,665,472 689,897,789	10.6 9.3
Unfunded Commitments 13	15,570,012	44,595,368		69,804,507	56.5		1.1	93,303,168	32.3
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1	341,471,904	411,820,826	20.6		28.2	630,934,643	19.5	689,897,789	9.3
%(Total Commercial Loans / Total Assets)	2.54	2.94	16.0		18.8			3.41	-1.1
NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1									
Number of Outstanding Commercial Loans to Members Number of Outstanding Purchased Commercial Loans or	1,199	1,349	12.5	1,640	21.6	1,802	9.9	1,861	3.3
Participation Interests to Nonmembers	125	150	20.0	109	-27.3	150	37.6	203	35.3
Total Number of Commercial Loans Outstanding	1,324	1,499		1,749	16.7	1,952	11.6	2,064	5.7
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
Construction and Development	13,407,167	19,850,643	48.1	29,506,613	48.6	51,106,543	73.2	58,755,590	15.0
Farmland Non-Farm Residential Property	3,699,434 N/A	3,526,752 N/A	-4.7	4,144,261 N/A	17.5	12,728,425 N/A	207.1	16,835,216 N/A	32.3
Multifamily	36,080,883	43,026,581	19.3	80,426,400	86.9	115,270,496	43.3	154,096,214	33.7
Owner Occupied, Non-Farm, Non-Residential Property	141,102,188	158,717,763	12.5	178,143,579	12.2	180,550,429	1.4	169,095,630	-6.3
Non-Owner Occupied, Non-Farm, Non-Residential Property	109,529,087	148,127,417	35.2	180,080,824	21.6	211,190,050	17.3	229,512,553	8.7
Total Real Estate Secured Commercial Loans NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	303,818,759	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	628,295,203	10.1
MEMBERS) 1									
Loans to finance agricultural production and other loans to farmers	655,866	782,581	19.3	862,670	10.2	889,673	3.1	136,763	-84.6
Commercial and Industrial Loans	34,877,580	35,710,941	2.4	53,273,192	49.2	56,634,781	6.3	59,363,930	4.8
Unsecured Commercial Loans	1,371,089	1,138,169		1,093,495	-3.9			1,139,105	-49.7
Unsecured Revolving Lines of Credit (Commercial Purpose)	748,610	939,979 38,571,670		438,398	-53.4	298,502	-31.9	962,788	222.5
Total Non-Real Estate Secured Commercial Loans NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE 1	37,653,145	38,571,670	2.4	55,667,755	44.3	60,088,700	7.9	61,602,586	2.5
Number - Construction and Development	23	43	87.0	52	20.9	54	3.8	91	68.5
Number - Farmland	14	14			14.3	35	118.8	46	31.4
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		N/A	
Multifamily	128	138		187	35.5	249		306	22.9
Number - Owner Occupied, Non-Farm, Non-Residential Property Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	312 289	367 302	17.6 4.5	395 314	7.6 4.0	430 363	8.9 15.6	419 384	-2.6 5.8
Total Number of Real Estate Secured Commercial Loans	766	864		964	11.6	1,131	17.3	1,246	10.2
Number - Loans to finance agricultural production and other loans to farmers	17	21	23.5	24	14.3	25	4.2	6	-76.0
Number - Commercial and Industrial Loans	439	531	21.0		26.6		-1.2	717	8.0
Number - Unsecured Commercial Loans Number - Unsecured Revolving Lines of	43	38	-11.6	38	0.0	78	105.3	34	-56.4
Credit (Commercial Purpose)	59	45	-23.7	51	13.3	54	5.9	61	13.0
Total Number of Non-Real Estate Secured Commercial Loans	558	635	13.8	785	23.6	821	4.6	818	-0.4
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1									
* Member Commercial Loans Granted YTD * Purchased or Participation Interests to Nonmembers	95,183,300 6,599,551	143,632,008 14,495,319		217,359,822 25,887,143	51.3 78.6	184,883,315 39,110,853	-14.9 51.1	126,251,533 28,449,376	-9.0 -3.0
DELINQUENCY - COMMERCIAL LOANS ²	0,599,551	14,495,519	119.0	25,007,143	70.0	39,110,033	31.1	20,449,370	-3.0
30 to 59 Days Delinquent	3,200,996	3,594,576	12.3	4,681,729	30.2	5,335,930	14.0	10,187,103	90.9
60 to 179 Days Delinquent	2,290,001	3,732,786	63.0	937,955	-74.9	550,243	-41.3	280,306	-49.1
180 to 359 Days Delinquent	16,918	449,549		2,604,179	479.3	249,121	-90.4	0	-100.0
> = 360 Days Delinquent	312,344	247,901	-20.6	136,461	-45.0	140,132	2.7	152,169	8.6
Total Del Loans - All Types (>= 60 Days) COMMERCIAL LOAN DELINQUENCY RATIOS 1	2,619,263	4,430,236	69.1	3,678,595	-17.0	939,496	-74.5	432,475	-54.0
% Comm Lns > = 30 Days Delinquent	1.70	1.95	14.3	1.58	-18.7	0.99	-37.2	1.54	54.8
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	0.77	1.08			-35.2				-57.9
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1									igsquare
*Total Comm Lns Charge Offs	1,485,219	326,085	-78.0	233,092	-28.5	632,056	171.2	122,176	-74.2
*Total Comm Lns Recoveries AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in	552,451	209,235	-62.1	44,328	-78.8	16,478	-62.8	4,789	-61.2
Comm Lns above) 1									
·		_		_		_			
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency) MISCELLANEOUS LOAN INFORMATION: 1	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
	303,818,760	272 240 156	22.9	472,301,677	26.5	570,845,943	20.9	620 205 202	10.1
Real Estate Loans also Reported as Commercial Loans Agricultural Related Commercial Loans	4,355,300			5,006,931	16.2				24.6
Number of Outstanding Agricultural Related Loans	31								
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding								40	
*Commercial Loans and Participations Sold -no servicing rights- YTD	3,867,400	5,630,693		12,386,299 1,600,000	120.0 N/A	14,823,977 16,425	19.7 -99.0	16,506,814	-100.0
Commercial SBA Loans Outstanding	3,929,808	3,484,194		4,911,347	41.0	4,237,625		3,161,538	
Number of Commercial SBA Loans Outstanding	24	18			55.6		57.1	18	-59.1
Total Member Business Loans - (NMBLB)	376,096,064	431,812,680	14.8	541,475,513	25.4	623,733,395	15.2	673,348,721	8.0
%(NMBLB / Total Assets)	2.79	3.09	10.5	3.58	16.2	3.41	-4.8	3.33	-2.4
* Amounts are year-to-date and the related % change ratios are annualized.	udatanı dafi-iti	nommoroial! T'	nolio: -1	ngo mou oc fi :	stions f	prior qualec			
Reporting requirements for loans were changed with September 2017 cycle to accommodate the reg The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report					mons from	prior cycles.			\vdash
This policy change may result in a decline in delinquent loans reported as of June 2012.			=.,						<u> </u>
³ Prior to September 2017, Member business loans were reported including unfunded commitments.									14. MBLs

	Invo	stments, Cash, & Cas	h Equiva	lante					
Return to cover	ilive	For Charter :		lents					
01/14/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * MAI	LING_STATE = 'MO' *	Type Incl	uded: Federally Insur	ed
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS								•	
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	22,110,901	10,789,292	-51.2	7,256,506	-32.7	N/A		N/A	
Held to Maturity 1-3 yrs	49,184,492	52,620,938		80,621,962	53.2	N/A		N/A	
Held to Maturity 3-5 yrs	29,610,711	44,084,252		6,516,166	-85.2	N/A		N/A	
Held to Maturity 5-10 yrs	8,288,917	5,457,112		3,809,563	-30.2	N/A		N/A	
Held to Maturity 3-10 yrs	N/A	N/A		N/A	100.0	N/A		N/A	
Held to Maturity > 10 yrs TOTAL HELD TO MATURITY	100 105 021	137,988 113,089,582		09 204 107	-100.0	N/A		N/A N/A	
Allowance for Credit Losses on Held to Maturity Securities	109,195,021	113,089,582	3.6	98,204,197	-13.2	N/A		N/A	
(if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	257,113,685	259,726,344	1.0	395,889,624	52.4	N/A		N/A	
Available for Sale 1-3 yrs	605,087,015	643,520,817		638,316,223	-0.8	N/A		N/A	
Available for Sale 3-5 yrs	875,587,477	679,422,831	-22.4	472,483,802	-30.5	N/A		N/A	
Available for Sale 5-10 yrs	106,340,830	129,139,920		126,275,867	-2.2	N/A		N/A	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	1,191,876	4,210,529		1,449,701	-65.6	N/A		N/A	
TOTAL AVAILABLE FOR SALE	1,845,320,883	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A		N/A	
Trading < 1 year	0	0	N/A	0	N/A	N/A		N/A	
Trading 1-3 years	0			0	N/A	N/A		N/A	
Trading 3-5 years	0	0	N/A	0	N/A	N/A		N/A	
Trading 5-10 years	18,421,102	0		67,831,186	N/A	N/A		N/A	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0		0	N/A	N/A		N/A	
TOTAL TRADING	18,421,102	0	-100.0	67,831,186	N/A	N/A		N/A	
Equity Securities <= 1 Year	N/A	N/A		0		2,165,247	N/A	3,133,091	44.7
Equity Securities > 1-3 Years	N/A	N/A		0		2,231,680	N/A	1,363,729	-38.9
Equity Securities > 3-5 Years	N/A	N/A		0		0	N/A	0	N/A
Equity Securities > 5-10 Years	N/A	N/A		0		24,729,400	N/A	97,181,644	293.0
Equity Securities > 10 Years TOTAL EQUITY SECURITIES	N/A N/A	N/A N/A		0		29,126,327	N/A N/A	0 101,678,464	N/A 249.1
TOTAL EQUITY SECURITIES	IN/A	IN/A		U		29,120,321	IN/A	101,676,464	249.1
Trading Debt Securities <= 1 Year	N/A	N/A		0		0	N/A	654,203	N/A
Trading Debt Securities > 1-3 Years	N/A	N/A		0		0		0	N/A
Trading Debt Securities > 3-5 Years	N/A	N/A		0		0		0	N/A
Trading Debt Securities > 5-10 Years Trading Debt Securities > 10 Years	N/A N/A	N/A N/A		0		77,823,105 0	N/A N/A	83,228,957 117,721	6.9 N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		0		77,823,105	N/A	84,000,881	7.9
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		0		570,401,425	N/A	358,978,453	-37.1
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		0		1,006,353,571	N/A	735,769,805	-26.9
Available-for-Sale Debt Securities > 3-5 Years Available-for-Sale Debt Securities > 5-10 Years	N/A N/A	N/A N/A		0		492,226,056 379,577,787	N/A N/A	1,092,968,452 899,887,218	122.0 137.1
Available-for-Sale Debt Securities > 3-10 Years Available-for-Sale Debt Securities > 10 Years	N/A	N/A		0		12,428,374	N/A	51,214,749	312.1
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A		0		2,460,987,213	N/A	3,138,818,677	27.5
				_					
Held-to-Maturity Debt Securities <= 1 Year	N/A N/A	N/A N/A		0		31,592,716	N/A N/A	16,658,164	-47.3 -8.1
Held-to-Maturity Debt Securities > 1-3 Years Held-to-Maturity Debt Securities > 3-5 Years	N/A N/A	N/A N/A		0		94,646,756 20,182,920	N/A N/A	86,980,371 40,350,577	99.9
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		0		2,348,120	N/A	8,602,675	266.4
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		0		976,087	N/A	2,776,903	184.5
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	N/A		0		149,746,599	N/A	155,368,690	3.8
Allowance for Credit Losses on Held to Maturity Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	1,061,188,136	981,244,214	-7.5	1,320,174,578	34.5	2,470,711,819	87.2	3,018,928,576	22.2
Other Investments < 1 yr Other Investments 1-3 yrs	306,291,831	295,692,087		285,621,246	-3.4	265,356,055	-7.1	275,816,629	3.9
Other Investments 1-5 yrs Other Investments 3-5 yrs	84,686,534	66,111,841			-25.2	76,185,321	54.0	103,599,390	36.0
Other Investments 5-10 yrs	9,435,955	5,711,579			-45.5			13,022,378	103.4
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,701,262	2,195,544		3,029,430	38.0	3,264,970	7.8	2,758,932	-15.5
TOTAL Other Investments	1,463,303,718	1,350,955,265	-7.7	1,661,408,747	23.0	2,821,920,059	69.9	3,414,125,905	21.0
MATURITIES :				1,723,320,708	37.7	3,074,871,207	78.4	3,398,352,487	10.5
Total Investments < 1 yr	1,340,412,722	1,251,759,850							
Total Investments < 1 yr Total Investments 1-3 yrs	960,563,338	991,833,842	3.3	1,004,559,431	1.3	1,368,588,062	36.2	1,099,930,534	-19.6
Total Investments < 1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs	960,563,338 989,884,722	991,833,842 789,618,924	3.3	1,004,559,431 528,472,823	1.3 -33.1	1,368,588,062 588,594,297	36.2 11.4	1,099,930,534 1,236,918,419	110.1
Total Investments < 1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs Total Investments 5-10 yrs	960,563,338 989,884,722 142,486,804	991,833,842 789,618,924 140,308,611	3.3 -20.2 -1.5	1,004,559,431 528,472,823 201,027,254	1.3	1,368,588,062 588,594,297 490,880,306	36.2	1,099,930,534 1,236,918,419 1,101,922,872	
Total Investments < 1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs Total Investments 5-10 yrs Total Investments 3-10 yrs	960,563,338 989,884,722 142,486,804 N/A	991,833,842 789,618,924 140,308,611 N/A	3.3 -20.2 -1.5	1,004,559,431 528,472,823 201,027,254 N/A	1.3 -33.1 43.3	1,368,588,062 588,594,297 490,880,306 N/A	36.2 11.4 144.2	1,099,930,534 1,236,918,419 1,101,922,872 N/A	110.1 124.5
Total Investments -1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs Total Investments 5-10 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs	960,563,338 989,884,722 142,486,804 N/A 2,893,138	991,833,842 789,618,924 140,308,611 N/A 6,544,061	3.3 -20.2 -1.5	1,004,559,431 528,472,823 201,027,254 N/A 4,479,131	1.3 -33.1 43.3 -31.6	1,368,588,062 588,594,297 490,880,306 N/A 16,669,431	36.2 11.4 144.2 272.2	1,099,930,534 1,236,918,419 1,101,922,872 N/A 56,868,305	110.1 124.5 241.2
Total Investments < 1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs Total Investments 5-10 yrs Total Investments 3-10 yrs	960,563,338 989,884,722 142,486,804 N/A	991,833,842 789,618,924 140,308,611 N/A	3.3 -20.2 -1.5	1,004,559,431 528,472,823 201,027,254 N/A 4,479,131	1.3 -33.1 43.3	1,368,588,062 588,594,297 490,880,306 N/A 16,669,431	36.2 11.4 144.2	1,099,930,534 1,236,918,419 1,101,922,872 N/A	110.1 124.5

		Other Investment In	formation						
Return to cover		For Charter :							
01/14/2022		Count of CU:							
CU Name: N/A		Asset Range :		N-4' + D O			 * T 1		
Peer Group: N/A	Count o	f CU in Peer Group :		Nation * Peer Group	: All ^ IVIA	AILING_STATE = 'MO	' i ype i	nciuded: Federally in	isurea
	Count of	r CO in Peer Group :	N/A						
INVESTMENT SUMMARY:	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
NCUA Guaranteed Notes (included in US Gov't Obligations)	2,569,535	2,031,060	-21.0	1,608,915	-20.8	0	-100.0	0	N/A
Total FDIC-Issued Guaranteed Notes	0			0	-	0		0	
All Other US Government Obligations	124,888,188	153,072,110	22.6	154,563,168	1.0	77,868,202	-49.6	42,499,715	-45.4
TOTAL U.S. GOVERNMENT OBLIGATIONS	127,457,723	155,103,170	21.7	156,172,083	0.7	77,868,202	-50.1	42,499,715	-45.4
(005 D 111 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1									
Agency/GSE Debt Instruments (not backed by mortgages) Agency/GSE Mortgage-Backed Securities	603,224,562	521,607,988 1,040,820,342		481,524,516 970,573,839		568,155,867	18.0 97.2	782,308,689 2,345,837,217	
TOTAL FEDERAL AGENCY SECURITIES	1,159,135,770 1,762,360,332	1,562,428,330		1,452,098,355		1,913,859,509 2,482,015,376		3,128,145,906	
Securities Issued by States and Political Subdivision in the U.S.	2,673,051	2,629,491		1,660,272		8,828,193		28,724,373	
Privately Issued Mortgage-Related Securities	0	2,020,401		0		0,020,100		0	
Privately Issued Securities (FCUs only)	0			0		0		0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	425,901	246,402	-42.1	39,386	-84.0	30,006	-23.8	21,964	-26.8
TOTAL OTHER MORTGAGE-BACKED SECURITIES	425,901	246,402	-42.1	39,386	-84.0	30,006	-23.8	21,964	-26.8
Michael Funda	5 400 5 : :	1050		1001000	0.5	7 100 5 : 5	45.0	0.1.700.000	4.000.0
Mutual Funds Common Trusts	5,133,614 3,524,192	4,858,599 3,433,659		4,901,969 3,556,581	0.9 3.6			84,720,235 7,465,270	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	3,524,192 8,657,806	3,433,659 8,292,258		3,556,581 8,458,550		, ,		7,465,270 92,185,505	
Bank Issued FDIC-Guaranteed Bonds	0,037,000			0,430,330		10,770,290	-	4,115,682	
MORTGAGE RELATED SECURITIES:			1071		14,71		1471	1,110,002	
Collateralized Mortgage Obligations	457,469,685	302,498,237	-33.9	348,733,267	15.3	673,956,153	93.3	615,508,975	-8.7
Commercial Mortgage Backed Securities	231,697,664	248,863,099	7.4	241,303,057	-3.0	459,896,600	90.6	549,541,792	19.5
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas Non-Mortgage Related Securities With Maturities > 3 Yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Without Embedded Options or Complex Coupon Formulas	0	o	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0		0		0		0	
Deposits/Shares per 703.10(a)	0	C	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under									
Investment Pilot Program (703.19)	0	0		0		0	N/A	0	
Fair Value of Total Investments Investment Repurchase Agreements	3,434,984,459 0	3,177,831,215		3,462,520,718 0		5,541,989,290 0		6,895,426,724 0	
Borrowing Repurchase Agreements Placed in Investments	U	U) IN/A	U	IN/A	U	IN/A	U	IN/A
for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	125,494,471	109,190,803	-13.0	156,891,558	43.7	377,611,421	140.7	385,482,217	
Cash on Deposit in Other Financial Institutions	604,075,196	555,381,885	-8.1	386,712,285	-30.4	536,953,877	38.9	509,174,873	-5.2
CUSO INFORMATION									
Value of Investments in CUSO	46,887,762	41,502,091		45,619,404		, ,		60,377,181	5.3
CUSO loans Aggregate cash outlays in CUSO	300,000	9,999,994		6,936,811	-30.6	3,584,109 31,321,987		3,581,621	-0.1
raggiogate cash outlays in 0000	22,795,773	22,593,065	-0.9	31,501,582	39.4	31,321,987	-0.6	32,899,978	5.0
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	1,281,748	N/A	1,319,011	2.9	0	-100.0	1,385,096	N/A
Outstanding Balance of Brokered CDs and Share		.,,,		.,,	2.0			.,,,,,,,,,	,,
Certificates Purchased	158,639,065	156,482,012	-1.4	204,814,345	30.9	266,788,142	30.3	231,999,070	-13.0
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	23			21					
Approved Mortgage Seller Borrowing Repurchase Agreements	20			<u>20</u> 1					
Brokered Deposits (all deposits acquired through 3rd party)	2			4					
Investment Pilot Program	0			0		0			
Investments Not Authorized by FCU Act (SCU only)	2			2					
Deposits and Shares Meeting 703.10(a)	0			0		0		0	
Brokered Certificates of Deposit (investments)	32	31	-3.1	33	6.5	36	9.1	36	0.0
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE									
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS Securities	18,965,463	41,774,971	120.3	68,423,348	63.8	82,802,327	21.0	19,517,144	-76.4
Other Investments	24,340,965	6,181,718		5,718,824					14.9
Other Assets	116,433,115	141,546,506		141,348,411		168,694,979			
Total Assets Used to Fund Employee Benefit Plans or Deferred									
Compensation Agreements	159,739,543	189,503,195	18.6	215,490,583	13.7	257,524,409	19.5	203,778,289	-20.9
4/ Drivete March 04 0044 this there is a 1 1 1									
1/ Prior to March 31, 2014, this item included investments purchased for employer. # Means the number is too large to display in the cell	e penetit/deterred comp	pensation plans.				I			1
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	Sunnlamental Shar	re Information, Off Ba	alanco Si	noot & Borrowings		I			
Return to cover	Supplemental Shar	For Charter :		ieet, & borrowings					
01/14/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * MA	ILING_STATE = 'MO'	* Type I	ncluded: Federally In	sured
	Count o	f CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	3,400,600	1,409,589	-58.5			1,978,037	-57.1	956,846	-51.6
Accounts Held by Nonmember Public Units	8,222,612	1,914,394	-76.7	2,086,039	9.0	2,481,798	19.0	6,264,796	152.4
Employee Benefit Member Shares	22,081,557	34,627,568	56.8	27,730,953	-19.9	30,514,118	10.0	30,229,568	-0.9
Employee Benefit Nonmember Shares	0	0				0	N/A	0	
529 Plan Member Deposits	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Health Savings Accounts	29,762,725	33,458,629	12.4	37,283,534	11.4	41,934,341	12.5	45,315,325	8.1
Dollar Amount of Share Certificates >= \$100,000	544,188,997	531,588,965	-2.3	716,791,374	34.8	746,667,042	4.2	685,393,663	-8.2
Dollar Amount of IRA/Keogh >= \$100,000	276,532,323	266,674,751	-3.6	325,883,457	22.2	320,108,811	-1.8	334,877,055	4.6
Dollar Amount of Share Drafts Swept to Regular Shares or									
Money Market Accounts	0	0	N/A		N/A	0	N/A	0	N/A
Commercial Share Accounts	308,237,597	352,975,706	14.5	451,649,775	28.0	744,454,794	64.8	1,050,527,026	41.1
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	6,517,312	7,649,812	17.4	7,564,096	-1.1	5,541,977	-26.7	7,793,565	40.6
SAVING MATURITIES									
< 1 year	10,327,540,539	10,787,724,381	4.5	11,570,744,577	7.3	14,599,106,951	26.2	16,615,505,203	13.8
1 to 3 years	767,627,235	738,512,658	-3.8	800,378,746	8.4	704,892,724	-11.9	696,981,403	
> 3 years	389,395,697	402,171,311	3.3	494,259,155	22.9	472,560,334	-4.4	380,950,659	-19.4
Total Shares & Deposits	11,484,563,471	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	22.6	17,693,437,265	12.2
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	7	7	0.0	9	28.6	9	0.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate	32,548,467	34,045,218				62,366,616	36.1	67,214,259	7.8
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR									
COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	15,570,012	44,595,368	186.4	69,804,507	56.5	70,550,038	1.1	93,303,168	32.3
Miscellaneous Commercial Loan Unfunded Commitments (Included In									
Categories Above)									
Agricultural Related Commercial Loans	169,646	59,899	-64.7		289.5	213,575	-8.4	0	-100.0
Construction & Land Development	3,570,088	30,887,136	765.2	49,831,183	61.3	31,993,686	-35.8	38,920,112	21.6
Outstanding Letters of Credit	181,000	482,070	166.3	260,580	-45.9	310,511	19.2	897,114	188.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	519,720,627	569,937,011	9.7	608,674,310	6.8	712,287,165	17.0	783,078,825	9.9
Credit Card Line	996,166,663	1,046,762,663	5.1	1,084,385,763	3.6	1,235,977,636	14.0	1,281,069,568	
Unsecured Share Draft Lines of Credit	118,574,917	111,464,089	-6.0	116,609,429	4.6	130,087,698	11.6	133,348,517	2.5
Overdraft Protection Programs	284,026,006	305,875,289	7.7	320,384,567	4.7	333,552,184	4.1	341,019,379	2.2
Residential Construction Loans-Excluding Commercial Purpose	2,693,939	4,790,457	77.8	6,265,524	30.8	14,418,578	130.1	14,139,969	-1.9
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Other Unused Commitments	27,517,022	29,547,835	7.4	25,094,161	-15.1	54,777,114	118.3	36,000,962	-34.3
Total Unfunded Commitments for Non-Commercial Loans	1,948,699,174	2,068,377,344	6.1	2,161,413,754	4.5	2,481,100,375	14.8	2,588,657,220	4.3
Total Unused Commitments	1,964,269,186	2,112,972,712	7.6	2,231,218,261	5.6	2,551,650,413	14.4	2,681,960,388	5.1
%(Unused Commitments / Cash & ST Investments)	130.89	149.11	13.9			76.61	-34.8	73.40	
Unfunded Commitments Committed by Credit Union	1,963,730,475	2,112,546,546	7.6				14.4	2,680,416,728	
Unfunded Commitments Through Third Party	538,711	426,166				465,157	-29.6	1,543,660	
Loans Transferred with Recourse ¹	376,837,079	513,855,555	36.4	· · · · · · · · · · · · · · · · · · ·		438,665,377	-34.4	339,704,135	
Pending Bond Claims	1,150,733	320,394	-72.2			1,324,500	1,169.1	22,117	
Other Contingent Liabilities	22,140,378	15,923,424	-28.1			9,617,507	3.5	10,358,250	
CREDIT AND BORROWING ARRANGEMENTS:	,,,,,,,	2,2-2,121		1,211,500	10	2,2,301	2.0		1
Num FHLB Members	27	27	0.0	27	0.0	29	7.4	29	0.0
LINES OF CREDIT (Borrowing)	2,	2,	3.0		0.0	25		23	1
Total Credit Lines	1,909,671,610	1,960,730,193	2.7	2,172,713,068	10.8	2,611,906,704	20.2	2,864,534,850	9.7
Total Committed Credit Lines	55,894,849	53,914,250	-3.5			88,364,262	15.9	120,380,845	
Total Credit Lines at Corporate Credit Unions	299,050,652	310,341,000					3.0		
Draws Against Lines of Credit	206,089,643						5.4		
BORROWINGS OUTSTANDING FROM CORPORATE	230,000,040	232,011,170	12.0	.54,001,040	20.0	.54,540,340	0.4	.20,000,000	-00.2
CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	2,881,125	8,782,576	204.8	1,322,305	-84.9	0	-100.0	0	N/A
Term Borrowings Outstanding from Corporate Cus	0					0	-100.0	0	
MISCELLANEOUS BORROWING INFORMATION:	ľ	·		2,000,000	1.071	Ü	. 55.0		1
Assets Pledged to Secure Borrowings	1,751,877,050	1,856,055,172	5.9	2,157,510,276	16.2	2,433,802,339	12.8	2,743,082,393	12.7
Amount of Borrowings Subject to Early Repayment at	.,. 31,011,000	.,250,000,172	0.0	_, .57,010,270		_, .30,002,000	0	_,. 10,002,000	
Lenders Option	0	0	N/A	0	N/A	129,849,637	N/A	0	-100.0
								-	
	n	500 000	N/A	500 000	() ()	500 000	()()	500 000	
Uninsured Secondary Capital ²	0	500,000	N/A	500,000	0.0	500,000	0.0	500,000	0.0
	0	500,000	N/A	500,000	0.0	500,000	0.0	500,000	0.

	Miscell	laneous Information, I	Programs, S	Services					
Return to cover		For Charter :							
01/14/2022		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	ation * Peer Group: Al	I * MAILING	_STATE = 'MO' * Type	Included	: Federally Insured S	tate
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
MEMBERSHIP:									
Num Current Members	1,452,892	1,507,778	3.8	1,534,442	1.8	1,572,681	2.5	1,596,009	1.5
Num Potential Members	33,190,253	33,019,377	-0.5	34,552,290	4.6		1.4	35,106,182	
% Current Members to Potential Members	4.38			4.44	-2.7		1.1	4.55	
* % Membership Growth	2.64			1.77	-53.2		40.9	1.98	
Total Num Savings Accts	2,739,099	2,837,355	3.6	2,880,122	1.5	2,996,342	4.0	3,062,448	2.2
EMPLOYEES:									
Num Full-Time Employees	3,779			4,115	3.8		3.1	4,206	-0.9
Num Part-Time Employees	352	340	-3.4	287	-15.6	269	-6.3	251	-6.7
BRANCHES:									
Num of CU Branches	321			324	0.6		-1.9	318	0.0
Num of CUs Reporting Shared Branches	30			29			0.0	29	
Plan to add new branches or expand existing facilities	14	15	7.1	19	26.7	17	-10.5	17	0.0
MISCELLANEOUS LOAN INFORMATION:	4 000 405 000	4 700 000 100		F 400 FFF 100	10 -	7044040 500	20.0	F 707 107 500	
**Total Amount of Loans Granted YTD	4,392,465,382			5,438,555,196	13.7	7,214,210,536	32.6	5,767,197,526	
**Total PALs I and II Loans Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs): Commercial Loans	32	32	0.0	33	3.1	34	3.0	N/A	
Credit Builder	27			26			-3.8	13	-48.0
Debt Cancellation/Suspension	4			5			-20.0	N/A	-40.0
Direct Financing Leases	0			0		1	N/A	N/A	
Indirect Commercial Loans	8			8		8	0.0	N/A	
Indirect Consumer Loans	33			32			0.0	N/A	
Indirect Mortgage Loans	8			11	0.0		0.0	N/A	
Interest Only or Payment Option 1st Mortgage Loans	11			11	0.0		0.0	N/A	
Micro Business Loans	12			12			8.3	N/A	
Micro Consumer Loans	11			11			0.0	N/A	
Overdraft Lines of Credit	57			53			0.0	N/A	
Overdraft Protection	52			50			-2.0	N/A	
Participation Loans	39			44			6.8	N/A	
Pay Day Loans	16	16	0.0	16	0.0	14	-12.5	N/A	
Real Estate Loans	74	69	-6.8	67	-2.9	67	0.0	N/A	
Refund Anticipation Loans	2	2	0.0	2	0.0	1	-50.0	N/A	
Risk Based Loans	76	73	-3.9	71	-2.7	69	-2.8	N/A	
Share Secured Credit Cards	29	30	3.4	30	0.0	30	0.0	N/A	
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	77			76			-1.3	N/A	
Commercial Share Accounts	44			43	0.0		-2.3	N/A	
Check Cashing	60			61			0.0	N/A	
First Time Homebuyer Program	14			16			6.3	17	0.0
Health Savings Accounts	12			13			0.0	N/A	
Individual Development Accounts	2			3			0.0	N/A	4
In-School Branches	1			1	0.0		0.0	0	-100.0
Insurance/Investment Sales	35			35	0.0		-2.9	N/A	0.5
International Remittances	20			20	0.0		5.0	23	9.5
Low Cost Wire Transfers	75			72			-2.8	69	
**Number of International Remittances Originated YTD	4,162	4,461	7.2	4,250	-4.7	3,800	-10.6	3,418	19.9
MERGERS/ACQUISITIONS:	+		1						
Completed Merger/Acquisition Qualifying for Business Combo Acctng	13	13	0.0	14	7.7	14	0.0	14	0.0
Adjusted Retained Earnings Obtained through	13	. 13	, 0.0	14	1.1	14	0.0	14	0.0
Business Combinations	17,042,824	19,237,034	12.9	22,413,114	16.5	22,665,750	1.1	24,835,264	9.6
Fixed Assets - Capital & Operating Leases	,5.12,024	10,201,004	.2.0	22,110,114		22,000,100		21,000,204	0.0
Aggregate of Future Capital and Operating Lease Pmts	+								
on Fixed Assets (not discounted to PV)	33,195,608	29,249,548	-11.9	33,854,037	15.7	33,763,523	-0.3	30,562,468	-9.5
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (•	. , , , , , , , , , , , , , , , , , , ,							
** Amount is year-to-date and the related % change ratio is annualized.	9/								
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New Loan			nformation T	chnolog	v	T .			ı	
Count of CU Sign NA	Return to cover				y					
CU Name: NA										
Page Forcup: NIA										
Dec-2017 Dec-2018 %Chg Dec-2019 %Chg Dec-2020 %Chg Sep-2021 %Chg Dec-2020 %Chg Sep-2021 %Chg Dec-2020 %Chg Sep-2021 %Chg Dec-2020 %Chg Sep-2021 %Chg					Nation * Peer	Group:	MAILING	STATE =	'MO' * Type	
Dec-2017 Dec-2018 W.Chg Dec-2019 W.Chg Dec-2020 W.Chg Sep-2021 W.Chg	1 coi Gioup. Ten.	Count of CU in			Nution 1 con	Oroup. 7	an instituto_	JOIAIL I	шо турс	
System Used to Maintain ShareILoan Records		Octant of CO III	l cci Cicup .	10/25						
System Used to Maintain ShareILoan Records		Dec-2017	Dec-2018	% Cha	Dec-2019	% Cha	Dec-2020	% Cha	Sen-2021	% Chr
Manual System (No Automation)		Dec-2011	Dec-2010	70 Ong	Dec-2013	70 Ong	Dec-2020	70 Ong	06p-2021	70 O11g
Manual System (No Automation)	Creaters Hand to Maintain Charall can Decords									
Vandor Suppled In-House System	•			NI/A	0	N1/A		N1/A		N1/4
Vendor Chr-Line Service Burnau										
CU Developed In-House System										
Electronic Financial Services										
Electronic Financial Services	. ,							_	-	N/F
Home Banking Via Internet Website	Other	5	5	0.0	4	-20.0	4	0.0	N/A	
Home Banking Via Internet Website										
Audio Response/Phone Based										
Automatic Teller Machine (ATM) 74										
Month Services S										
Mobile Banking				1						
Services Offered Electronically										
Services Offered Electronically										
Member Application		4	6	50.0	6	0.0	6	0.0	N/A	
New Loan Account Balance Inquiry 81 78 -3.7 79 1.3 78 -1.3 NVA Share Draft Orders 62 60 -3.2 59 -1.7 56 -1.7 NVA New Share Account 125 26 4.0 27 3.8 29 7.4 31 6. Loan Payments 75 73 -2.7 72 1.4 72 00 72 0. Account Aggregation 17 18 5.9 17 5.6 16 5.9 15 6. Internet Access Services 33 32 -3.0 34 6.3 34 0.0 NVA e-Statements 74 73 -1.4 71 -2.7 70 -1.4 70 0.0 External Account Transfers 31 35 12.9 35 0.0 37 5.7 39 5. External Account History 81 78 -3.7 79 1.3 78 0.0 77 -1.3 NVA Merchandise Purchase 6 7 16.7 9 28.6 8 11.1 8 0.0 External Account Transfers 6 7 16.7 9 28.6 8 11.1 8 0.0 External Account Transfers 7 16.7 9 28.6 8 11.1 8 0.0 External Account Transfers 7 16.7 9 28.6 8 11.1 8 0.0 External Account Transfers 9 7 6 3.8 77 1.3 76 -1.3 NVA External Account Transfers 9 7 7 6 3.8 77 1.3 NVA External Account Transfers 9 7 7 1.7 1.4 70 0.0 External Account Transfers 9 7 7 1.7 1.3 NVA External Account Transfers 1 7 1.7 1.7 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2										
Account Balance Inquiry 81 78 -3.7 79 1.3 78 -1.3 N/A Share Draft Orders 62 60 -3.2 59 -1.7 58 -1.7 N/A New Share Account 25 26 4.0 27 3.8 2.9 7.4 31 6. Loan Payments 75 73 -2.7 72 -1.4 72 0.0 72 0. Account Aggregation 17 18 5.9 17 5.6 16 5.9 15 6. Internet Access Services 33 32 -3.0 34 6.3 34 0.0 N/A External Account Transfers 31 35 12.9 35 0.0 37 5.7 39 5. View Account History 81 78 -3.7 78 0.0 77 -1.3 N/A Merchant Processing Services 6 4 333 3 2.5 0.0 37 5.7 39 5. View Account History 81 78 -3.7 78 0.0 77 -1.3 N/A Merchant Processing Services 6 6 4 333 3 2.5 0.0 37 5.7 39 5. Share Account Transfers 79 76 -3.8 77 13 76 1.3 N/A Share Account Transfers 79 76 -3.8 77 13 76 1.3 N/A Bill Payment 66 63 4.5 63 0.0 63 0.0 61 3. Download Account History 72 69 4.2 67 2.9 66 1.5 66 1.5 Electronic Cash Share Account History 72 69 4.2 67 2.9 66 1.5 Electronic Signature Authentication/Certification 26 31 19.2 34 6.3 35 2.9 39 11. Mobile Payments 79 77 -2.5 76 1.1 7 1.3 N/A Internative 10 N/A Now Destination Account History 8 11 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1										4.7
Share Draft Orders	New Loan	49	50	2.0	49	-2.0	50	2.0	51	2.0
New Share Account 25	Account Balance Inquiry	81	78	-3.7	79	1.3	78	-1.3	N/A	
Loan Payments	Share Draft Orders	62	60	-3.2	59	-1.7	58	-1.7	N/A	
Account Aggregation 17 18 5.9 17 5.6 16 5.9 15 4.0 Internet Access Services 33 32 3.0 34 6.3 34 0.0 N/A e-Statements 74 73 -1.4 71 -2.7 70 -1.4 70 0.0 External Account Transfers 74 73 -1.4 71 -2.7 70 -1.4 70 0.0 External Account Transfers 31 35 12.9 35 0.0 37 5.7 39 5.0 View Account Transfers 81 78 3.7 78 0.0 77 -1.3 N/A Merchandise Purchase 66 4 33.3 3 -2.5 0 3 0.0 N/A Merchandise Purchase 66 7 16.7 9 28.6 8 -11.1 8 0.0 N/A Merchandise Purchase 66 7 16.7 9 28.6 8 -11.1 8 0.0 N/A Merchand Processing Services 6 7 16.7 9 28.6 8 -11.1 8 0.0 N/A Merchand Processing Services 79 76 -3.8 77 1.3 76 -1.3 N/A State Account Transfers 79 76 -3.8 77 1.3 76 -1.3 N/A State Account Transfers 79 76 -3.8 77 1.3 76 -1.3 N/A State Account Transfers 79 76 -3.8 77 1.3 76 -1.3 N/A State Account Transfers 79 76 -3.8 77 1.3 76 -1.3 N/A State Account Transfers 79 76 -3.8 77 1.3 76 -1.3 N/A State Account Transfers 79 76 -3.8 77 1.3 76 -1.3 N/A State Account Transfers 79 76 -3.8 77 1.3 76 -1.3 N/A State Account Transfers 79 76 -3.8 77 1.3 76 -1.3 N/A State Account Transfers 79 77 -2.5 76 -2.9 66 -1.5 66 0.0 State Account Transfers 79 77 -2.5 76 -2.9 30 11.1 N/A State Account Account Transfers 79 77 -2.5 76 -1.3 75 -1.3 N/A State Account Account Account Transfers 79 77 -2.5 76 -1.3 75 -1.3 N/A State Account Ac	New Share Account	25	26	4.0	27	3.8	29	7.4	31	6.9
Account Aggregation	Loan Payments	75	73	-2.7	72	-1.4	72	0.0	72	0.0
e-Statements 74 73 -1.4 71 -2.7 70 -1.4 70 0. External Account Transfers 31 35 12.9 35 0.0 37 5.7 39 5. Wew Account History 81 78 -3.7 78 0.0 77 -1.3 N/A Merchandise Purchase 6 4 -33.3 3 -25.0 3 0.0 N/A Merchandise Purchase 6 7 16.7 9 28.6 8 -11.1 8 0. Remote Deposit Capture 35 41 17.1 46 12.2 50 8.7 52 4. Share Account Transfers 79 76 -3.8 77 1.3 76 -1.3 N/A Merchant Processing Services 6 6 7 16.7 9 28.6 8 -11.1 8 0. Remote Deposit Capture 35 41 17.1 46 12.2 50 8.7 52 4. Share Account Transfers 79 76 -3.8 77 1.3 76 -1.3 N/A Bill Payment 66 6 63 4.5 63 0.0 63 0.0 61 -3. Download Account History 72 69 4.2 67 -2.9 66 -1.5 66 0. Shownload Account History 72 69 4.2 67 -2.9 66 -1.5 66 0. Shownload Account History 72 69 4.2 67 -2.9 66 -1.5 66 0. Shownload Account History 72 69 4.2 67 -2.9 66 -1.5 66 0. Shownload Account History 72 69 4.2 67 -2.9 66 -1.5 66 0. Shownload Account History 74 65 32 28.0 34 6.3 35 2.9 39 11. Shownload Account History 8 8 11.1 7 7 -12.5 6 -1.3 N/A Bill Payments 8 26 31 19.2 34 9.7 38 11.8 40 5. Type of World Wide Website Address 10 10 10 10 10 10 10 10 10 10 10 10 10	Account Aggregation	17	18	5.9	17	-5.6	16	-5.9		-6.3
External Account Transfers 31 35 129 35 0.0 37 5.7 39 5.7 5.7 39 5.7	Internet Access Services	33	32	-3.0	34	6.3	34	0.0	N/A	
External Account Transfers 31 35 12.9 35 0.0 37 5.7 39 5.	e-Statements	74	73	-1.4	71	-2.7	70	-1.4	70	0.0
View Account History	External Account Transfers									5.4
Merchandise Purchase 6	View Account History									
Merchant Processing Services 6										
Remote Deposit Capture 35 41 17.1 46 12.2 50 8.7 52 4. Share Account Transfers 79 76 -3.8 77 1.3 76 -1.3 N/A Bill Payment 66 63 4.5 63 0.0 63 0.0 61 -3. Download Account History 72 69 -4.2 67 -2.9 66 -1.5 66 0. Download Account History 72 69 -4.2 67 -2.9 66 -1.5 66 0. Electronic Cash 5 5 0.0 5 0.0 5 0.0 5 0.0 N/A Electronic Signature Authentication/Certification 25 32 28.0 34 6.3 35 2.9 39 11. Mobile Payments 26 31 19.2 34 9.7 38 11.8 40 5. Type of World Wide Website Address Informational 9 8 -11.1 7 -12.5 6 -14.3 N/A Interactive 2 1 -50.0 1 0.0 1 0.0 N/A Transactional 79 77 -2.5 76 -1.3 75 -1.3 N/A Number of Members That Use Transactional Website 730,252 800,402 9.6 867,475 8.4 947,660 9.2 N/A Now Website, But Planning to Add in the Future 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 49 N/A Type(s) of services offered: Informational Website 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 49 N/A Online Banking 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 42 N/ Type of Website Planned for Future Informational 0 N/A 0										0.0
Share Account Transfers 79 76 -3.8 77 1.3 76 -1.3 N/A										4.0
Bill Payment 66 63 4.5 63 0.0 63 0.0 61 -3. Download Account History 72 69 4.2 67 -2.9 66 -1.5 66 0. Electronic Cash 5 5 0.0 5 0.0 5 0.0 5 0.0 N/A										7.0
Download Account History 72 69 4.2 67 -2.9 66 -1.5 66 0.										-3.3
Electronic Cash										
Electronic Signature Authentication/Certification 25 32 28.0 34 6.3 35 2.9 39 11. Mobile Payments 26 31 19.2 34 9.7 38 11.8 40 5. Type of World Wide Website Address Informational 9 8 -11.1 7 -12.5 6 -14.3 N/A Interactive 2 1 -50.0 1 0.0 1 0.0 N/A Transactional 79 77 -2.5 76 -1.3 75 -1.3 N/A Number of Members That Use Transactional Website 730,252 800,402 9.6 867,475 8.4 947,660 9.2 N/A No Website, But Planning to Add in the Future 0 N/A 0 N/A 0 N/A N/A Type(s) of services offered: Informational Website 0 N/A 0 N/A 0 N/A 0 N/A 42 N/A Mobile Application 0 N/A 0 N/A 0 N/A 0 N/A 42 N/A Type of Website Planned for Future 1 N/A 0 N/A N/A 0 N/A 0 N/A 0 N/A N/A 0 N/A 0 N/A N/A 0 N/A 0 N/A N/A 0 N/A N/A 0 N/A 0 N/A N/A N/A N/A N/A N/A 0 N/A										0.0
Mobile Payments 26 31 19.2 34 9.7 38 11.8 40 5.										11 /
Type of World Wide Website Address 9										
Informational 9 8 -11.1 7 -12.5 6 -14.3 N/A Interactive 2 1 -50.0 1 0.0 1 0.0 N/A Transactional 79 77 -2.5 76 -1.3 75 -1.3 N/A Transactional 79 77 -2.5 76 -1.3 75 -1.3 N/A Number of Members That Use Transactional Website 730,252 800,402 9.6 867,475 8.4 947,660 9.2 N/A No Website, But Planning to Add in the Future 0 0 N/A 0 N/A 0 N/A No Website, But Planning to Add in the Future 0 0 N/A 0 N/A Type(s) of services offered:		20	31	19.2	34	9.7	30	11.0	40	5.0
Interactive				11.1	7	10.5	6	14.2	NI/A	
Transactional 79 77 -2.5 76 -1.3 75 -1.3 N/A Number of Members That Use Transactional Website 730,252 800,402 9.6 867,475 8.4 947,660 9.2 N/A No Website, But Planning to Add in the Future 0 0 N/A 0 N/A 0 N/A 0 N/A N/A Type(s) of services offered: Informational Website 0 0 N/A 0 N/A 0 N/A 0 N/A 42 N/A Type of Website Planned for Future 0 0 N/A 0 N/A 0 N/A 0 N/A 42 N/A Type of Website Planned for Future 10 0 N/A 0 N/A 0 N/A 0 N/A N/A Type of Website Planned for Future 10 0 N/A 0 N/A 0 N/A 0 N/A N/A Type of Website Planned for Future 10 0 N/A 0 N/A 0 N/A 0 N/A N/A Type of Website Planned for Future 10 0 N/A 0 N/A 0 N/A 0 N/A N/A 10 N/A N/A N/A 10 N/A 0 N/A N/A N/A 10 N/A 0 N/A 0 N/A N/A N/A 11 N/A								-		
Number of Members That Use Transactional Website 730,252 800,402 9.6 867,475 8.4 947,660 9.2 N/A No Website, But Planning to Add in the Future 0 0 N/A 0 N/A 0 N/A 0 N/A										
No Website, But Planning to Add in the Future 0 0 N/A 0 N/A 0 N/A N/A N/A Type(s) of services offered: Informational Website 0 0 N/A 0 N/A 0 N/A 0 N/A 49 N/A Mobile Application 0 0 N/A 0 N/A 0 N/A 0 N/A 42 N/A O N/A 0 N/A 0 N/A 47 N/A Type of Website Planned for Future Informational 0 0 N/A 0 N/A 0 N/A 0 N/A										
Type(s) of services offered: 0 N/A 0 N/A 0 N/A 49 N/A Mobile Application 0 0 N/A 0 N/A 0 N/A 0 N/A 42 N/A Online Banking 0 0 N/A 0 N/A 0 N/A 47 N/A Type of Website Planned for Future 0 0 N/A 0 N/A 0 N/A										
Informational Website		- 0	U	IN/A	U	IN/A	U	IN/A	N/A	
Mobile Application 0 0 N/A 0 N/A 0 N/A 42 N/A Online Banking 0 0 N/A 0 N/A 0 N/A 47 N/A Type of Website Planned for Future 0 0 N/A 0 N/A 0 N/A N				NI/A		N1/A		N1/A	40	N1/4
Online Banking 0 0 N/A 0 N/A 0 N/A 47 N/A Type of Website Planned for Future 0 0 N/A 0 N/A 0 N/A 0 N/A N/A <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>				-						
Type of Website Planned for Future Informational 0 0 N/A 0 N/A 0 N/A										
Informational 0 0 N/A 0 N/A 0 N/A N/A N/A	·	- 0	0	N/A	0	N/A	0	N/A	47	N/A
Interactive			-		_		_			
Transactional 0 0 N/A 0 N/A 0 N/A N/A Miscellaneous Internet Access 100 97 -3.0 95 -2.1 93 -2.1 N/A										
Miscellaneous 97 -3.0 95 -2.1 93 -2.1 N/A										
Internet Access 100 97 -3.0 95 -2.1 93 -2.1 N/A		0	0	N/A	0	N/A	0	N/A	N/A	
	Miscellaneous					1				
	Internet Access	100	97	-3.0	95	-2.1	93	-2.1	N/A	
		1	1	1	l	1				

Return to cover

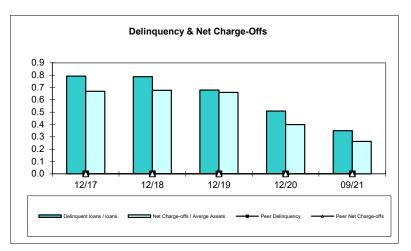
01/14/2022

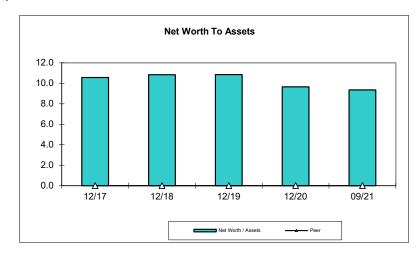
CU Name: N/A
Peer Group: N/A

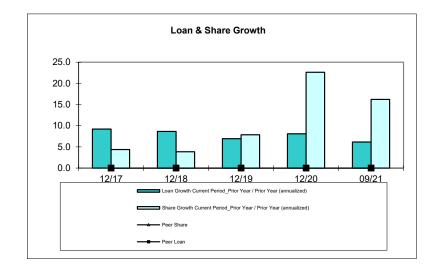
Graphs 1 For Charter: N/A Count of CU: 93 Asset Range: N/A

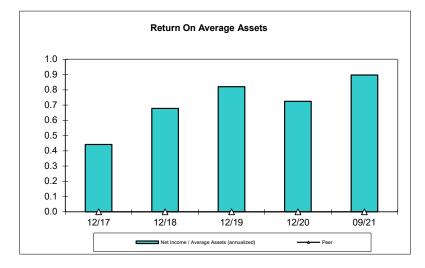
Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included:

Count of CU in Peer Group: N/A









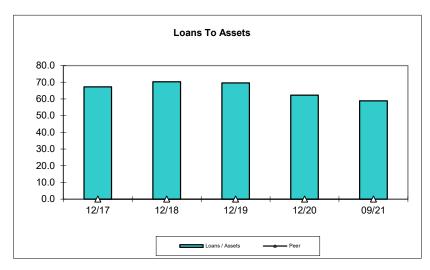
Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Graphs 2 Return to cover For Charter: N/A 01/14/2022 CU Name: N/A

Count of CU: 93 Asset Range: N/A

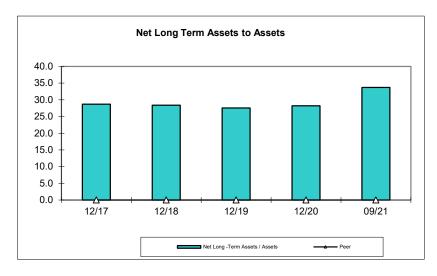
Criteria: Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included:

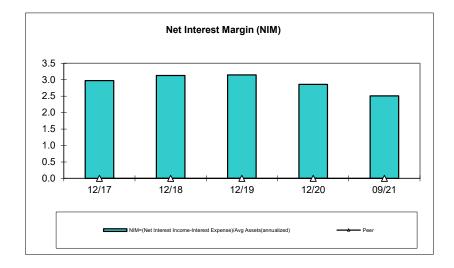
Count of CU in Peer Group: N/A

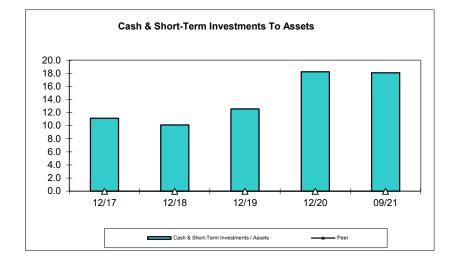


Peer Group:

N/A







Cycle Date: December-2021
Run Date: 03/07/2022
Interval: Annual

Validated

Page Click on links below to jump to FPR contents

- 1 Summary Financial Information
- 2 Key Ratios
- 3 Supplemental Ratios
- 4 Historical Ratios
- 5 Assets
- 6 <u>Liabilities, Shares & Equity</u>
- 7 Income Statement
- 8 Delinquent Loan Information 1
- 9 Delinquent Loan Information 2
- Loan Losses, Bankruptcy Information, & TDRs
- 11 Indirect & Participation Lending
- 12 Real Estate Loan Information 1
- Real Estate Loan Information 2
- 14 Commercial Loan Information
- 15 Investments, Cash, & Cash Equivalents
- 16 Other Investment Information
- 17 Supplemental Share Information, Off Balance Sheet, & Borrowings
- Miscellaneous Information, Programs, & Services
- 19 Information Technology
- 20 Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
 21 Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
 - Parameters: Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

 Count of CU :
 91

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District:

N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial In	formation	1					1
Return to cover		For Charter :							
03/07/2022		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * MAI	ING_STATE = 'MO' *	Type Incl	uded: Federally Insure	ed State
·	Count	of CU in Peer Group :		•		_		•	
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Cha	Dec-2020	% Chg	Dec-2021	% Chg
ASSETS:	Amount	Amount	Ŭ	<u>Amount</u>		Amount		Amount	Ū
Cash & Equivalents	915,153,222	858,012,984	-6.2	1,150,566,834	34.1	2,315,065,382	101.2	2,942,104,452	27.1
TOTAL INVESTMENTS	2,681,410,844	2,487,384,854	-7.2	2,486,342,544	0.0	3,480,297,690	40.0	4,206,570,711	20.9
Loans Held for Sale	46,919,709	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.5	223,975,538	117.4
Real Estate Loans	3,665,500,835	3,979,839,781		4,384,497,649	10.2	5,047,527,668	15.1	5,227,123,225	3.6
Unsecured Loans	858,307,592	893,334,581		909,803,034	1.8		2.2	848,925,307	-8.7
Other Loans	4,532,082,913	4,966,759,526		5,228,213,613		5,398,204,228	3.3	5,940,111,121	10.0
TOTAL LOANS (Allowance for Loan & Lease Losses or Allowance for	9,055,891,340	9,839,933,888	8.7	10,522,514,296	6.9	11,375,479,018	8.1	12,016,159,653	5.6
Credit Losses on Loans & Lease)	(79,779,017)	(82,092,040)	2.9	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,801)	-5.2
Land And Building	322,114,034	335,167,012		374,101,319		383,745,884	2.6	402,353,325	4.8
Other Fixed Assets	53,818,227	57,381,070		63,506,315		69,564,187	9.5	67,975,351	-2.3
NCUSIF Deposit	109,835,275	114,716,810		120,763,133		141,228,983	16.9	162,138,625	
All Other Assets	361,134,605	350,443,285		391,113,434	11.6	495,473,774	26.7	478,625,761	-3.4
TOTAL ASSETS	13,466,498,239	13,995,516,458		15,108,176,015	8.0	18,274,061,712	21.0	20,414,732,615	11.7
LIABILITIES & CAPITAL:									
Dividends Payable	12,810,880	14,436,129	12.7	17,572,909	21.7	16,752,124	-4.7	15,431,308	-7.9
Notes & Interest Payable	370,972,153	435,951,925		432,644,879		445,037,247	2.9	326,031,042	-26.7
Accounts Payable & Other Liabilities ^{/3}	229,198,273	164,036,519	-28.4	190,378,521	16.1	305,277,786	60.4	252,026,960	-17.4
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ^{/4}	0	500,000		500,000	0.0	500,000	0.0	2,500,000	400.0
Share Drafts	2,269,797,210	2,431,507,210		2,649,925,821	9.0	3,565,896,436	34.6	4,175,167,958	
Regular shares All Other Shares & Deposits	3,937,724,337 5,277,041,924	4,131,668,081		4,253,585,211	3.0	5,507,377,896	29.5 12.4	6,633,006,872	20.4
TOTAL SHARES & DEPOSITS	11,484,563,471	5,365,233,059 11,928,408,350		5,961,871,446 12,865,382,478	11.1 7.9	6,703,285,677 15,776,560,009	22.6	7,157,427,408 17,965,602,238	6.8 13.9
TOTAL LIABILITIES /5	612,981,306	614,924,573		13,506,478,787		16,544,127,166	22.5	18,561,591,548	
Regular Reserve	211,447,356	211,149,463		211,067,646		211,172,500	0.0	210,729,889	-0.2
Other Reserves	231,738,187	242,171,197		296,780,486		328,293,660	10.6	320,618,385	
Undivided Earnings	925,767,919	998,862,875		1,093,849,096	9.5	1,190,468,386	8.8	1,321,792,793	11.0
TOTAL EQUITY	1,368,953,462	1,452,183,535	6.1	1,601,697,228	10.3	1,729,934,546	8.0	1,853,141,067	7.1
TOTAL LIABILITIES, SHARES, & EQUITY	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	20,414,732,615	11.7
INCOME & EXPENSE									
Loan Income*	401,339,528	450,307,958		502,294,791	11.5	519,062,885	3.3	523,743,853	0.9
Investment Income*	54,780,096	65,265,196		76,801,932	17.7	66,878,692	-12.9	49,446,902	-26.1
Other Income*	278,240,106	299,576,098		312,500,523	4.3	360,122,977	15.2	401,306,056	11.4
Total Employee Compensation & Benefits* NCUSIF Premiums Expense *	264,309,396	290,288,984		306,462,354	5.6	335,727,716	9.5	362,815,194	8.1
Total Other Operating Expenses*	263,880,478	1,300 288,729,525		5,045 313,095,909	288.1 8.4	0 334,061,762	-100.0 6.7	18,471 357,091,559	N/A 6.9
Non-interest Income & (Expense)*	-18,381,245	9,272,131		26,390,422	184.6	12,271,158	-53.5	18,160,985	48.0
NCUSIF Stabilization Income*	N/A	9,272,131 N/A		20,390,422 N/A	104.0	12,27 1,136 N/A	-33.3	10,100,903 N/A	40.0
Provision for Loan/Lease Losses or Total Credit Loss	IV/A	19/7		11/73		11//		11/75	
Expense*	65,144,046	66,264,306	1.7	57,973,227	-12.5	59,161,317	2.0	24,456,943	-58.7
Cost of Funds*	64,596,504	86,045,038	33.2	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE & NCUSIF PREMIUM */1	58,048,061	93,093,530		N/A		N/A		N/A	
Net Income (Loss)*	58,048,061	93,092,230		119,355,317	28.2	120,998,248		164,774,955	
TOTAL CU's	103	99	-3.9	97	-2.0	94	-3.1	91	-3.2
* Income/Expense items are year-to-date while the related %change r	atios are annualized.								
# Means the number is too large to display in the cell) Defere NOUSE OF LESS	i F 5 . 5		farmed NOUSES CO	4:		1		
 Prior to September 2010, this account was named Net Income (Loss Prior to September 2010, this account was named NCUSIF Stabiliza 									
and NCUSIF Premiums.	поп Ехрепае. гог ресетр	oi 2010 and ioiwaid, this	account inc	uues remporary corpora	ie oo siai	mization Expense			
³ March 2014 and forward includes "Non-Trading Derivative Liabilities."	."								
⁴ December 2011 and forward includes "Subordinated Debt Included i	n Net Worth."								
⁵ Prior to 3/31/19, Total Liabilities did not include Total Shares and De	posits.							1. Summary	Financial

	T	14.	7		I		I		
5.4.4			Ratios ⁷						
Return to cover		For Charter :							
03/07/2022		Count of CU :	-						
Credit Union: N/A	No Of Credit Uni	ion In Peer Group :							
Peer Group Number: Custom		Asset Range :	N/A						
					Dec-2020			Dec-2021	
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg.**	Percentile**	Dec-2021	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS									
Net Worth / Total Assets ⁵	10.57			9.65	N/A	N/A	9.45		N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A			N/A	N/A	N/A		N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	11.10			10.09	N/A	N/A	9.83	N/A	N/A
RBNW Requirement ⁶	546.17	519.91	499.49	474.00	N/A	N/A	485.41	N/A	N/A
GAAP Equity / Total Assets	10.17	10.38	10.60	9.47	N/A	N/A	9.08	N/A	N/A
Loss Coverage	17.10	16.06	15.13	10.91	N/A	N/A	9.11	N/A	N/A
ASSET QUALITY RATIOS									
Delinguent Loans / Total Loans	0.79	0.79	0.68	0.51	N/A	N/A	0.45	N/A	N/A
Delinquent Loans / Net Worth	5.04			3.28		N/A			N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.67			0.40		N/A		N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.50			0.93	N/A	N/A	0.71	N/A	N/A
Other Non-Performing Assets / Total Assets	0.09			0.07	N/A	N/A	0.02	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth ¹	3.97		8.05	7.53	N/A	N/A	9.44	N/A	N/A
Share Growth ¹	4.37			22.63	N/A	N/A	13.88	N/A	N/A
Loan Growth ¹	9.22			8.11	N/A	N/A	5.63	N/A	N/A
Asset Growth ¹	4.91			20.95	N/A	N/A	11.71	N/A	N/A
Investment Growth ¹	-5.00			60.02	N/A	N/A	24.72	N/A	N/A
Membership Growth ¹	2.64	3.78	1.77	2.49	N/A	N/A	1.35	N/A	N/A
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.44	0.68	0.82	0.72	N/A	N/A	0.85	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.45	0.67		0.66	N/A	N/A	0.78	N/A	N/A
Operating Expenses / Average Assets ¹	4.02	4.22	4.26	4.01	N/A	N/A	3.72	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.50			0.35	N/A	N/A			N/A
ASSET LIABILITY MANAGEMENT RATIOS	N/A A 0400N4	N/A A / : 0400N	N/A A	N/A A 1 : 0400N4	N//A	21/2	N/A A	11/0	A 1/A
Est. NEV Tool Post Shock Ratio ⁴	N/A,Assets>\$100M			N/A,Assets>\$100M	N/A		N/A,Assets>\$100M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A,Assets>\$100M			N/A,Assets>\$100M	N/A		N/A,Assets>\$100M	N/A	N/A
Total Loans / Total Assets	67.25		69.65	62.25	N/A	N/A		N/A	N/A
Cash + Short-Term Investments / Assets ³	11.14	10.13	12.57	18.23	N/A	N/A	17.89	N/A	N/A
¹ Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 mor									
³ This ratio relies on maturity distribution of investments reported per	5300 instructions. Thus	, the maturity distribution	on could be based on th	ne repricing interval and	d not the actual n	naturity of the in	vestment.		
⁴ Applicable for credit unions under \$100 million.									
⁵ For periods after March 2020, Assets in the denominator excludes	Small Business Adminis	tration Paycheck Prote	ction Program loans ple	edged as collateral to t	he Federal Rese	rve Bank Paych	eck Protection Progran	n Lending Facility	/.
⁶ Applies only if total assets are greater than \$50 million and the RBN	IW Requirement is great	ter than 6% and greate	r than the Net Worth R	atio (NCUA regulations	s section 702.103	3).			
⁷ The FPR was recently reorganized resulting in some ratios being re	located but not deleted.	The ratio you are looki	ng for may be on the H	istorical Ratios tab.					
							2. Key Ratios		

		**Supplem	ental Ratios		
Return to cover		For Charter :			
03/07/2022		Count of CU:			
CU Name: N/A		Asset Range :			
Peer Group: N/A	Count of CIL in	Criteria : Peer Group :	Region: Natio	n * Peer Grou	p: All *
	Journ of CO II	reer Group :	N/A		
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	Dec-202
OTHER DELINQUENCY RATIOS 1					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.18			0.83	0.7
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00			0.00	0.0
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.09	0.99	0.76	0.89	0.1
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65	0.54	0.44	0.3
Jsed Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85		0.60	0.4
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.79		0.56	0.4
_eases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00		0.00	0.0
All Other Loans >= 60 Days / Total All Other Loans	1.35	1.12	0.93	0.68	0.6
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	40.75	40.00	40.40	40.07	40.0
Secured by RE ndirect Loans Delinquent >= 60 Days / Total Indirect Loans	18.75 1.10	18.26 0.94	19.18 0.79	13.87 0.73	10.6
Participation Loans Delinquent >= 60 Days / Total Indirect Edans	0.61	0.70		0.73	0.0
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.70			0.43	1.2
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans 2	0.77	1.08		0.15	0.6
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not					
Secured by RE ²	79.79	89.09	100.00	0.00	0.0
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00		0.00	0.0
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	111.16	105.86	103.54	155.17	158.5
REAL ESTATE LOAN DELINQUENCY 1		1			
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.58	0.80	0.70	0.34	0.3
-тхео and Hybrid/Balloon > 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st	0.36	0.00	0.70	0.34	0.3
Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.54	0.79	0.64	0.74	0.7
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE	0.05	0.60	0.46	0.00	0.0
Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.95 0.22			0.28	0.3
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	0.22	0.38	0.34	0.37	0.3
Only and Pmt Opt First & Other RE Loans	0.18	0.10	0.16	0.03	0.0
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.39	12.53	10.21	13.07	13.1
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns	44.70	0.00	0.00	0.00	0.0
also Reported as Commercial Loans Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	14.70 1.73	0.00 1.69		0.00	1.0
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54			0.40	0.4
MISCELLANEOUS LOAN LOSS RATIOS	0.54	0.09	0.59	0.40	0.4
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	14.77	12.87	11.8
Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36			2.10	1.6
Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.05	0.38	16.77	0.70	0.4
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.77	0.75	0.63	0.43	0.2
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.02	0.03	0.01	0.02	0.0
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	0.01	0.02	0.0
Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.06	0.08	-0.01	0.01	0.0
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.09	0.08	0.08	0.00	0.0
Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00			0.00	0.0
Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.04			0.56	0.2
Net Charge Offs - Participation Loans / Avg Participation Loans	0.77	1.58		0.24	0.0
Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.26	0.03	0.04	0.11	0.0
SPECIALIZED LENDING RATIOS					
ndirect Loans Outstanding / Total Loans	23.40	25.15		23.15	23.5
Participation Loans Outstanding / Total Loans	2.82	2.44		3.59	4.9
Participation Loans Purchased YTD / Total Loans Granted YTD	1.97	1.09		2.58	4.3
Participation Loans Sold YTD / Total Assets	0.34	0.48		0.37	0.1
Total Commercial Loans / Total Assets 2 Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	2.54	2.94	3.49	3.45	3.5
Coans Purchased From Other Financial Institutions and Other Sources FTD / Loans Granted	0.01	0.07	0.33	0.29	0.8
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	0.01	0.07	0.00	0.23	0.0
Student Loans	33.22	29.33	31.78	32.34	29.6
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.87	15.49		18.18	16.6
Total Fixed Rate Real Estate / Total Loans	23.61	22.03		29.20	28.3
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.56			46.17	37.8
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	61.94			63.26	65.7
nterest Only & Payment Option First & Other RE / Total Assets nterest Only & Payment Option First & Other RE / Net Worth	0.65 6.17	0.74 6.82		0.57 5.90	0.6 6.4
MISCELLANEOUS RATIOS	0.17	0.02	0.04	5.90	0.4.
Mortgage Servicing Rights / Net Worth	1.30	1.32	1.46	2.46	2.8
Jnused Commitments / Cash & ST Investments	130.89			76.61	73.5
Complex Assets / Total Assets	21.00			22.33	21.6
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.21	35.30		34.67	33.9
Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
*Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting require	ements for troubl	ed debt restructu	red (TDR) loans.		
This policy change may result in a decline in delinquent loans reported as of June 2012.					

		Historia	al Ratios ^{/6}						
Return to cover		For Charter :							
03/07/2022		Count of CU:							
CU Name: N/A		Asset Range :	-						
Peer Group: N/A	-		Region: Natio	n * Peer Grou	o: All * MAILII	NG STATE = '	MO' * Type In	cluded: Fede	ally Insured
,			_						,
	ount of CU in	Peer Group :	N/A		Dec-2020			Dec-2021	
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg	Percentile**	Dec-2021	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	N/A	0	0	N/A	N/A	0	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments -	14/74	14/74	0	- U	14/74	11//-	0	11/74	14/74
Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided									
earnings for the adoption of ASC topic 326 (CECL) 15	N/A	N/A	10.85	9.65	N/A	N/A	9.45	N/A	N/A
Solvency Evaluation (Estimated)	111.92	112.18	112.46	110.99	N/A	N/A	110.33	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.61	5.41	4.52	5.10	N/A	N/A	4.41	N/A	N/A
ASSET QUALITY									
* Net Charge-Offs / Average Loans	0.67	0.68		0.40	N/A	N/A	0.25	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.85			101.59	N/A	N/A	99.90	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.16			1.16	N/A	N/A	-1.03	N/A	N/A
Delinquent Loans / Assets ³	0.53	0.55	0.47	0.32	N/A	N/A	0.26	N/A	N/A
EARNINGS									
* Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	0.44	0.68		N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.58			5.67	N/A	N/A	5.04	N/A	N/A
* Yield on Average Loans 4	4.63			4.70	N/A	N/A	4.42	N/A	N/A
* Yield on Average Investments	1.55			1.49	N/A	N/A	0.79	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.12			2.16	N/A	N/A	2.07	N/A	N/A
* Cost of Funds / Avg. Assets	0.49			0.65	N/A	N/A	0.43	N/A	N/A
* Net Margin / Avg. Assets	5.09		5.29	5.02	N/A	N/A	4.61	N/A	N/A
* Net Interest Margin/Avg. Assets	2.98			2.86	N/A	N/A	2.53	N/A	N/A
Operating Exp./Gross Income	71.93			70.80	N/A	N/A	73.88	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.13			2.73	N/A	N/A	2.49	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.04	3.24	3.33	3.32	N/A	N/A	3.06	N/A	N/A
ASSET / LIABILITY MANAGEMENT	00.00	00.00	07.57	00.04	N1/A	D1/0	00.04	N1/A	N1/A
Net Long-Term Assets / Total Assets	28.69			28.24	N/A N/A	N/A	33.31	N/A N/A	N/A
Reg. Shares / Total Shares & Borrowings Total Loans / Total Shares	33.21	33.41		33.95	N/A N/A	N/A N/A	36.26	N/A N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	78.85 94.90			72.10 95.90	N/A	N/A N/A	66.88 96.67	N/A	N/A N/A
Reg Shares + Share Drafts / Total Shares & Borrs	52.36		-	55.93	N/A	N/A	59.08	N/A	N/A
Borrowings / Total Shares & Net Worth	2.87	3.25		2.54	N/A	N/A	1.65	N/A	N/A
PRODUCTIVITY	2.01	0.20	2.55	2.04	14/74	IN//A	1.00	19/73	14/74
Members / Potential Members	4.38	4.57	4.44	4.49	N/A	N/A	4.49	N/A	N/A
Borrowers / Members	49.50			64.94	N/A	N/A	146.54	N/A	N/A
Members / Full-Time Empl.	367.36			359.26	N/A	N/A	368.35	N/A	N/A
Avg. Shares Per Member	\$7,905		\$8,384	\$10,032	N/A	N/A	\$11,272	N/A	N/A
Avg. Loan Balance	\$12,593	\$13,198	\$13,729	\$11,138	N/A	N/A	\$5,145	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$66,829	\$70,186	\$71,965	\$76,694	N/A	N/A	\$83,849	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decemb	er = 1 (or no a	nnualizing)							
**Percentile Rankings and Peer Average Ratios are produced once a quarter a Subsequent corrections to data after this date are not reflected in the Percent				avala					
Percentile Rankings show where the credit union stands in relation to its peers		- 3		,	data for all a	dit unione in a			
peer group are arranged in order from highest (100) to lowest (0) value. The pe									
entire range of ratios. A high or low ranking does not imply good or bad perform	mance. However								
to the importance of the percentile rank to the credit union's financial performar	ice.								
^{1/} For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a	ssets did not inc	lude repossesse	ed vehicles.						
^{2/} Prior to September 2010, this ratio was named Return on Assets Prior to NC From December 2010 forward, NCUSIF Premium Expense is also excluded to		n Income/Expen	se.						
³ / The NCUA Board approved a regulatory/policy change in May 2012 revising		reporting require	ements for trouble	d debt restructure	ed (TDR) loans				
This policy change may result in a decline in delinquent loans reported as of J		,g , oquii (() .00.10.				
^{4/} Prior to September 2019, this ratio did not include Loans Held for Sale in the	denominator. Pr	ior to June 2019	, the numerator m	nay or may not ha	ve included inte	rest income on Lo	oans Held for Sa	ale.	

		Ass	ets				1		
Return to cover		For Charter :							
03/07/2022		Count of CU :	91						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * MAI	LING_STATE = 'MO'	Type Inc	cluded: Federally Insu	red
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Cha	Dec-2019	% Cha	Dec-2020	% Cha	Dec-2021	% Chg
ASSETS	200 2011	200 2010	/0 U.i.g	200 20:0	/0 U.i.g	200 2020	/0 U.i.g	200 202 .	/0 U.i.g
CASH:									
Cash On Hand	160,323,342	165,332,550	3.1	175,050,031	5.9	255,759,769	46.1	239,887,867	-6.2
Cash On Deposit	729,569,667	664,572,688	-8.9	950,747,227	43.1	2,017,781,991	112.2	2,609,694,412	
Cash Equivalents	25,260,213	28,107,746		24,769,576	-11.9	41,523,622			
TOTAL CASH & EQUIVALENTS	915,153,222	858,012,984	-6.2	1,150,566,834	34.1	2,315,065,382	101.2	2,942,104,452	27.1
INVESTMENTS:									
Trading Securities	18,421,102	0	-100.0	67,831,186	N/A	N/A		N/A	
Available for Sale Securities	1,845,320,883	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A		N/A	
Held-to-Maturity Securities, net of Allowance for Credit Losses	1,010,020,000	1,7 10,020,111	7.0	1,001,110,211	1.0			1071	
if ASC 326 has been adopted	109,195,021	113,089,582	3.6	98,204,197	-13.2	0	-100.0	0	N/A
Equity Securities	N/A	N/A		0		29,126,327	N/A	115,070,502	
Trading Debt Securities	N/A	N/A		0		77,823,105	N/A	86,878,088	11.6
Available-for-Sale Debt Securities	N/A	N/A		0		2,460,987,213		3,127,880,404	
Held-to-Maturity Debt Securities, net of Allowance for Credit	N/A			0		149,746,599		159,523,399	
Deposits in Commercial Banks, S&Ls, Savings Banks	489,840,225	425,947,396	-13.0	422,278,587	-0.9	498,128,311	18.0	428,028,806	-14.1
Loans to, Deposits in, and Investments in Natural	00.040.015	00 504 00 .	1	400 400 400		440 400 001		04.055.100	400
Person Credit Unions ² Total MCSD/Nonperpetual Contributed Capital and	98,340,915	99,591,294	1.3	108,436,138	8.9	112,403,384	3.7	94,055,460	-16.3
PIC/Perpetual Contributed Capital	17,022,728	17,055,645	0.2	17,104,828	0.3	17,104,980	0.0	18,529,233	8.3
All Other Investments in Corporate Cus	1,717,669			8,676,182	267.3	18,250,825		50,653,509	
All Other Investments ²	101,552,301	113,318,415			14.2	116,726,946			
TOTAL INVESTMENTS	2,681,410,844			2,486,342,544	0.0	3,480,297,690		4,206,570,711	
	,,	, . , ,		, , . , .		.,, . ,		, , ,	
LOANS HELD FOR SALE	46,919,709	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.5	223,975,538	117.4
LOANS AND LEASES:									
Unsecured Credit Card Loans	455,285,499			473,286,319	1.2	429,556,036		413,194,242	
All Other Unsecured Loans/Lines of Credit	348,413,410			388,587,919	5.4	454,911,608		393,920,219	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0			0	N/A	0		0	N/A
Non-Federally Guaranteed Student Loans	54,608,683	56,816,727 1,408,827,755		47,928,796	-15.6	45,279,478		41,810,846	
New Vehicle Loans Used Vehicle Loans	1,219,829,664 2,873,782,483			1,428,360,112 3,309,777,335	1.4 6.7	1,387,880,571 3,479,489,792	-2.8 5.1	1,422,418,507 3,932,162,320	2.5
Leases Receivable	2,673,762,463		_	3,309,777,333	N/A	427,659		525,188	
All Other Secured Non-Real Estate Loans/Lines of Credit ³	400,817,622			434,408,411	3.7	470,317,506		515,896,574	
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family	400,017,022	410,700,740	7.0	404,400,411	0.7	470,017,000	0.0	010,000,014	0.7
Residential Properties ³	2,312,434,635	2,468,189,606	6.7	2,693,251,897	9.1	3,341,513,925	24.1	3,440,506,614	3.0
Total Loans/Lines of Credit Secured by Junior Lien 1-4									
Family Residential Properties ³	566,939,762	1,003,856,548	77.1	1,059,819,305	5.6	1,056,911,140	-0.3	1,042,688,829	-1.3
All Other Real Estate Loans/Lines of Credit 3	482,307,678	134,544,471	-72.1	159,124,770	18.3	78,256,660	-50.8	83,391,886	6.6
Commercial Loans/Lines of Credit Real Estate Secured ³	303,818,760	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	660,535,896	
Commercial Loans/Lines of Credit Not Real Estate Secured ³	37,653,144	38,571,670		55,667,755	44.3	60,088,700		69,108,532	
TOTAL LOANS & LEASES	9,055,891,340	9,839,933,888	8.7	10,522,514,296	6.9	11,375,479,018	8.1	12,016,159,653	5.6
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE	(70.770.047)	(00.000.040)		(74.050.000)		(00.004.040)		(05.470.004)	
FOR CREDIT LOSSES ON LOAN & LEASES) Foreclosed Real Estate	(79,779,017) 8,676,260	(82,092,040) 8,904,388		(74,050,628) 10,236,348	-9.8 15.0	(89,824,348) 9,817,364	21.3 -4.1	(85,170,801) 2,026,970	-5.2 -79.4
Repossesed Autos	2,457,656			2,607,719	15.0	2,699,099		2,026,970	
Foreclosed and Repossessed Other Assets	646,321	606,612		130,524	-78.5	2,699,099		2,026,459 4,706	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	11,780,237	11,763,427		12,974,591	10.3	12,551,638			
Land and Building	322,114,034	335,167,012	+	374,101,319	11.6	383,745,884	2.6		
Other Fixed Assets	53,818,227	57,381,070		63,506,315	10.7	69,564,187	9.5	67,975,351	-2.3
NCUA Share Insurance Capitalization Deposit	109,835,275			120,763,133	5.3	141,228,983	16.9		
Identifiable Intangible Assets	987,987	749,880	-24.1	491,690	-34.4	243,394	-50.5	0	
Goodwill	2,042,182			1,582,360	0.0	1,582,360			
TOTAL INTANGIBLE ASSETS	3,030,169					1,825,754			
Accrued Interest on Loans	25,901,491	27,633,560		30,046,334	8.7	32,785,861	9.1	31,752,298	
Accrued Interest on Investments	7,475,979			7,752,584	-3.1	7,691,820			
Non-Trading Derivative Assets	242.046.720			22,185,631		12,256,727		4,750,080	
All Other Assets TOTAL OTHER ASSETS	312,946,729 346,324,199			316,080,244 376,064,793	5.2 11.8	428,361,974 481,096,382			
TOTAL OTHER MODELS	340,324,199	330,347,618	-2.9	3/0,004,/93	11.8	401,090,382	21.9	4/2,905,200	-1./
TOTAL ASSETS	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	20,414,732,615	11.7
TOTAL CU's	103				-2.0			91	
# Means the number is too large to display in the cell	100							0.	
¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CU	s INCLUDED IN ALL OTI	HER INVESTMENTS PRICE	OR TO JUI	NE 2006 FOR SHORT FOR	RM FILERS	3			
³ Reporting requirements for loans were changed with September 2017 cycle to									5. Assets
, y ,		,		, ,		,,50.			

		Liabilities, Shares	& Fauity						
Return to cover		For Charter :							
03/07/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * MA	LING_STATE = 'MO'	* Type In	cluded: Federally Insu	red State
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &									
Draws Against Lines of Credit	370,972,153	423,411,968		421,309,861	-0.5	441,208,902		322,917,136	-26.8
Borrowing Repurchase Transactions	0	12,539,957		11,335,018		3,828,345		3,113,906	-18.7
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	500,000		500,000		500,000		2,500,000	400.0
Non-Trading Derivative Liabilities	0	166,000		526,699		2,833,549		308,431	-89.1
Accrued Dividends and Interest Payable	12,810,880	14,436,129		17,572,909		16,752,124	-4.7	15,431,308	-7.9
Accounts Payable & Other Liabilities	229,198,273	163,870,519	-28.5	189,851,822	15.9	302,444,237	59.3	251,718,529	-16.8
Allowance for Credit Losses on Off-Balance Sheet Credit									
Exposure	N/A	N/A	1	0		0	N/A	0	N/A
SHARES AND DEPOSITS									
Share Drafts	2,269,797,210	2,431,507,210		2,649,925,821	9.0	3,565,896,436		4,175,167,958	17.1
Regular Shares	3,937,724,337	4,131,668,081			3.0	5,507,377,896		6,633,006,872	20.4
Money Market Shares	2,695,264,756	2,756,387,263				3,719,331,051	26.1	4,392,012,123	18.1
Share Certificates	1,657,146,004	1,700,306,318				1,979,879,721	-3.1	1,764,830,876	-10.9
IRA/KEOGH Accounts	849,450,195	813,876,434				866,138,550		863,467,134	-0.3
All Other Shares ¹	39,509,264	42,956,880				62,857,321	24.0	66,203,904	5.3
Non-Member Deposits	35,671,705	51,706,164			52.7	75,079,034	-4.9	70,913,371	-5.5
TOTAL SHARES AND DEPOSITS	11,484,563,471	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	22.6	17,965,602,238	13.9
TOTAL LIABILITIES 4	612,981,306	614,924,573	0.3	13,506,478,787	2,096.4	16,544,127,166	22.5	18,561,591,548	12.2
EQUITY:									
Undivided Earnings	925,767,919	998,862,875	7.9	1,093,849,096	9.5	1,190,468,386	8.8	1,321,792,793	11.0
Regular Reserves	211,447,356	211,149,463	-0.1	211,067,646	0.0	211,172,500	0.0	210,729,889	-0.2
Appropriation For Non-Conforming Investments									
(SCU Only)	66,018	50,795	-23.1	50,795	0.0	50,795	0.0	50,795	0.0
Other Reserves	269,821,767	288,422,581	6.9	312,528,626	8.4	339,125,714	8.5	369,751,848	9.0
Equity Acquired in Merger	15,002,815	17,259,153	15.0	20,435,233	18.4	20,687,868	1.2	23,283,740	12.5
Miscellaneous Equity	1,188,480	1,188,831	0.0	1,180,460	-0.7	1,420,931	20.4	1,188,488	-16.4
Accumulated Unrealized G/L on AFS Securities	-21,697,137	-32,547,230	-50.0	N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI									
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	-11,271	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	213,646	N/A	-571,964	-367.7	-1,132,233	-98.0	85,091	107.5
Accumulated Unrealized Gains (Losses) on Available for Sale									
Debt Securities ⁵	N/A	N/A		3,399,942		28,247,830		-32,459,619	-214.9
Other Comprehensive Income	-32,643,756	-32,416,579		-40,242,606		-60,107,245		-41,270,687	31.3
Net Income	0	0		0		0		0	N/A
EQUITY TOTAL	1,368,953,462	1,452,183,535	6.1	1,601,697,228	10.3	1,729,934,546	8.0	1,853,141,067	7.1
TOTAL SHARES & EQUITY	12,853,516,933	13,380,591,885	4.1	14,467,079,706	8.1	17,506,494,555	21.0	19,818,743,305	13.2
TOTAL LIABILITIES, SHARES, & EQUITY	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	20,414,732,615	11.7
NCUA INSURED SAVINGS ²									
Uninsured Shares	524,340,657	456,184,808			27.9	909,231,337	55.8	1,206,348,007	32.7
Uninsured Non-Member Deposits	7,960,219	1,870,245				5,927,271	7.3	3,735,707	-37.0
Total Uninsured Shares & Deposits	532,300,876					915,158,608		1,210,083,714	32.2
Insured Shares & Deposits	10,952,262,595	11,470,353,297				14,861,401,401	21.1	16,755,518,524	12.7
TOTAL NET WORTH	1,424,145,884	1,518,222,748	6.6	1,640,409,277	8.0	1,763,983,145	7.5	1,930,543,200	9.4
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1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KE		R SHARES FOR SHORT	FORM FIL	ERS					
October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 f									
³ December 2011 and forward includes "Subordinated Debt Included in Net W									
⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Depos									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS of	lebt securities.							6. 1	_iabShEquity

		Income Statem	ent						
Return to cover		For Charter :	N/A						
03/07/2022		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * MAIL	ING_STATE = 'MO' * 1	ype Inclu	ded: Federally Insured	d State
	Count	of CU in Peer Group :	N/A						
		B 0010	0/ 01	D 0040	0/ 01	D 0000	0/ 01	B 0004	0/ 01
* INCOME AND EXPENSE	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Cng	Dec-2021	% Chg
* INCOME AND EXPENSE INTEREST INCOME:									
Interest on Loans	401,814,363	450 775 475	12.2	502,842,540	11.6	519,517,351	3.3	524,200,894	0.9
Less Interest Refund	(474,835)	450,775,175 (467,217)	-1.6		17.2			(457,041)	0.9
Income from Investments	54,095,830	65,265,196	20.6	(- , - ,	14.8			49.446.902	-9.5
Income from Trading	684,266	03,203,190	-100.0		14.0	04,034,090 N/A		49,440,902 N/A	-9.5
Unrealized Gain (Loss) due to change in fair value of Equity and	004,200	0	-100.0	IN/A		IN/P		IV/A	
Trading Debt Securities	N/A	N/A		1,886,143		12,244,594	549.2	N/A	
TOTAL INTEREST INCOME	456,119,624	515,573,154	13.0	579,096,723	12.3	585,941,577	1.2	573,190,755	-2.2
INTEREST EXPENSE:									
Dividends	45,701,376	60,217,978	31.8	86,474,939	43.6	77,041,198	-10.9	58,724,890	-23.8
Interest on Deposits	11,411,353	15,493,667	35.8	22,756,506	46.9			15,085,898	-26.3
Interest on Borrowed Money	7,483,775	10,333,393	38.1	11,864,371	14.8	10,875,454		9,689,886	-10.9
TOTAL INTEREST EXPENSE	64,596,504	86,045,038	33.2	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT									
LOSS EXPENSE NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS	65,144,046	66,264,306	1.7	57,973,227	-12.5	59,161,317	2.0	24,456,943	-58.7
EXPENSE	326.379.074	363,263,810	11.3	400,027,680	10.1	418,393,591	4.6	465.233.138	11.2
NON-INTEREST INCOME:	020,010,014	303,203,010	11.5	400,027,000	10.1	410,000,001	4.0	403,233,130	11.2
Fee Income	127,815,428	134,379,728	5.1	135,042,523	0.5	115,954,272	-14.1	127,239,694	9.7
Other Operating Income	150,424,678		9.8		7.4			274,066,362	12.2
Gain (Loss) on Investments	-540,993	4,038,696	846.5	, ,		N/A		N/A	
Gain (Loss) on Equity and Trading Debt Securities (includes	,	, ,							
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	N/A	N/A		1,860		220,311	######	11,333,102	5,044.1
Gain (Loss) on all other Investments or other Hedged items (not									
Equity or Trading Debt Securities)	N/A	N/A		12,622,918		4,015,688		3,253,244	-19.0
Gain (Loss) on Non-Trading Derivatives	-32,859	334	101.0	, ,		6,564,646		723,489	
Gain (Loss) on Disposition of Assets	-534,749	-3,297,718	-516.7	1,800,200	154.6	-		-869,182	-61.5
Gain from Bargain Purchase (Merger)	0		N/A	0	N/A	0		145,618	N/A
Other Non-interest Income/(Expense) NCUSIF Stabilization Income	-17,272,644 0	8,530,819 0	149.4 N/A	6,115,471	-28.3 N/A	2,008,815		3,574,714	78.0 N/A
TOTAL NON-INTEREST INCOME	259,858,861	308,848,229	18.9	-	9.7			419,467,041	12.6
NON-INTEREST EXPENSE	239,030,001	300,040,229	10.9	336,690,943	9.1	372,394,133	9.9	419,407,041	12.0
Total Employee Compensation & Benefits	264,309,396	290,288,984	9.8	306,462,354	5.6	335,727,716	9.5	362,815,194	8.1
Travel, Conference Expense	4,638,548	5,473,314	18.0	, ,	5.4	, ,		4,289,370	-3.5
Office Occupancy	36,216,580		7.7		6.1			45,121,641	4.1
Office Operation Expense	106,328,712		6.6		6.5			134,807,937	5.6
Educational and Promotion	18,614,724	20,259,834	8.8	, ,	31.1			32,725,252	18.1
Loan Servicing Expense	37,441,949		8.1		2.7			53,055,913	11.5
Professional, Outside Service	37,649,154	43,243,927	14.9	47,027,923	8.8	51,792,528	10.1	56,709,494	9.5
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	0	1,300	N/A	5,045	288.1	0	-100.0	18,471	N/A
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	0	0	N/A	N/A		N/A		N/A	
Member Insurance - Other	179,644	131,972	-26.5	139,440	5.7	162,612	16.6	74,642	-54.1
Operating Fees	1,663,769	1,723,365	3.6	1,919,248	11.4	1,904,075	-0.8	1,863,283	-2.1
Misc Operating Expense	21,147,398		18.7		11.7			28,444,027	-3.6
TOTAL NON-INTEREST EXPENSE	528,189,874	579,019,809	9.6	619,563,308	7.0	669,789,478	8.1	719,925,224	7.5
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE AND NCUSIF PREMIUMS */4	58,048,061	93,093,530	60.4			N/A		N/A	
NET INCOME (LOSS)	58,048,061	93,092,230	60.4	119,355,317	28.2	120,998,248	1.4	164,774,955	36.2
RESERVE TRANSFERS:	100 000	200 2 12	400.0	100.000	70 -	100 000	07.	044611	404.0
Transfer to Regular Reserve	186,662	939,340	403.2	192,652	-79.5	139,907	-27.4	314,214	124.6
* All Income/Expense amounts are year-to-date while the related % change rati	os are annualized.								
# Means the number is too large to display in the cell	nium Evnene-		1	<u> </u>					
¹ From September 2009 to December 2010, this account includes NCUSIF Prei ² For December 2010 forward, this account includes only NCUSIF Premium Exp	<u> </u>								
		a NOUGIE Drawii	C	antombor 2000 f-	-d				
³ From March 2009 to June 2009, this account was named NCUSIF Stabilizatio this account only includes only the Temporary Corporate CU Stabilization Exp			ise. For Se	epternoer 2009 and forwar	u,				
⁴ Prior to September 2010, this account was named Net Income (Loss) Before			0 forward	NCUSIE Stabilization Inco	me if anvi	s excluded			7. IncEx
premiser zero, and account was named free mosmic (2006) before	on ottobilization Expe		oruid,	Jon Glasmzation III00	, urry, I				

		Delinguent Loan Inf	ormation	1					
Return to cover		For Charter :	N/A						
03/07/2022		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Grou	o∙ All * M	AII ING STATE - 'N	IO' * Tvn	o Included: Federal	lv
reer Group. N/A	Count of	CU in Peer Group :		Nation Feel Glou	p. All IVI	AILING_STATE = I	ис тур	e iliciadea. I ederai	j .
	304		1471						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1									
Amount of Loans in Non-Accrual Status	N/A	N/A		80,572,848		31,816,809		30,275,991	-4.8
30 to 59 Days Delinquent	128,932,520	117,049,704		124,061,856	6.0	84,157,272		88,621,214	
60 to 179 Days Delinquent	54,066,920	61,384,395			-10.7	45,224,957		42,792,425	
180 to 359 Days Delinquent	13,194,080	10,319,086 5,844,932			9.0 -6.9	7,652,710 5,011,554		5,934,706	
> = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days)	4,505,673 71,766,673	77,548,413		5,439,618 71,517,243	-7.8	57,889,221		4,989,491 53,716,622	
% Delinquent Loans / Total Loans	0.79	0.79			-13.8	0.51		0.45	
DELINQUENT LOANS BY CATEGORY:	0.70	0.73	-0.0	0.00	-10.0	0.01	-20.1	0.40	-12.2
Unsecured Credit Card Loans									1
30 to 59 Days Delinquent	8,215,421	4,937,969	-39.9	4,452,833	-9.8	3,293,500	-26.0	3,297,298	0.1
60 to 179 Days Delinquent	4,911,730	4,451,553	-9.4	4,396,823	-1.2	3,334,923	-24.2	2,791,513	
180 to 359 Days Delinquent	453,143	392,039			-23.4	151,295		39,554	
> = 360 Days Delinquent	19,786	14,657			502.5	91,674		58,533	
Total Del Credit Card Lns (> = 60 Days) %Credit Cards DQ >= 60 Days / Total Credit Card Loans	5,384,659	4,858,249		4,785,410	-1.5	3,577,892		2,889,600	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)	1.18	1.04	-12.2	1.01	-2.7	0.83	-17.6	0.70	-16.0
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0		0	N/A	0		0	
180 to 359 Days Delinquent	0	0		0	N/A	0		0	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									<u> </u>
30 to 59 Days Delinquent	623,289	721,294		345,615	-52.1	320,685		498,091	55.3
60 to 179 Days Delinquent	523,893	539,953		352,621	-34.7	404,847		50,543	
180 to 359 Days Delinquent > = 360 Days Delinquent	54,385 19,548	1,680 18,338			503.9 -100.0	0	-100.0 N/A	1,434	N/A N/A
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	597,826	559,971		362,766	-35.2	404,847		51,977	
%Non-Federally Guaranteed Student Loans Delinguent >= 60 Days / Total	007,020	000,011	-0.0	502,700	-00.2	404,047	11.0	01,077	-01.2
Non-Federally Guaranteed Student Loans	1.09	0.99	-10.0	0.76	-23.2	0.89	18.1	0.12	-86.1
New Vehicle Loans									
30 to 59 Days Delinquent	16,110,931	17,144,506			-5.2	10,768,591		9,790,168	
60 to 179 Days Delinquent	6,410,859	7,710,929			-10.5	5,367,942		4,421,762	
180 to 359 Days Delinquent	936,510	1,164,607			-36.1	612,624		625,186	
> = 360 Days Delinquent Total Del New Vehicle Lns (> = 60 Days)	230,330 7,577,699	245,922 9,121,458		124,105 7,771,989	-49.5 -14.8	162,067 6,142,633		217,598 5,264,546	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	9,121,438		0.54	-14.0	0,142,033		0.37	
Used Vehicle Loans	0.02	0.03	4.2	0.34	-10.0	0.44	-10.7	0.57	-10.4
30 to 59 Days Delinquent	51,920,810	45,905,226	-11.6	46,596,833	1.5	34,582,296	-25.8	35,282,890	2.0
60 to 179 Days Delinquent	21,671,087	20,735,621		21,111,749	1.8	17,601,113		15,794,840	
180 to 359 Days Delinquent	5,223,709	4,819,628	-7.7	3,214,353	-33.3	2,828,918	-12.0	2,072,999	-26.7
> = 360 Days Delinquent	1,027,184	820,952			-56.2	561,285		203,205	
Total Del Used Vehicle Lns (> = 60 Days)	27,921,980	26,376,201			-6.4	20,991,316		18,071,044	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	-12.4	0.75	-12.3	0.60	-19.1	0.46	-23.8
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used			1						†
Vehicle Loans	0.87	0.79	-9.2	0.69	-13.0	0.56	-18.6	0.44	-21.8
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0		0	N/A	0		0	
180 to 359 Days Delinquent	0	0		0		0		0	
> = 360 Days Delinquent	0	0		0	N/A	0		0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0		0	N/A	0		0	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²									
30 to 59 Days Delinquent	8,495,874	8,344,958			25.7	7,880,216		8,987,919	
60 to 179 Days Delinquent	7,341,415	7,803,444			-15.4	5,798,716		5,444,369	
180 to 359 Days Delinquent > = 360 Days Delinquent	2,431,523	924,518			17.5			500,225 147.013	
> = 360 Days Delinquent Total Del All Other Loans (> = 60 Days)	815,264	502,060			-6.9	166,590		, , ,	
%All Other Loans >= 60 Days / Total All Other Loans	10,588,202	9,230,022 1.12			-11.6 -16.9	6,671,166 0.68		6,091,607 0.62	
# Means the number is too large to display in the cell	1.35	1.12	-17.0	0.93	-10.9	0.08	-21.1	0.62	-8.1
The NCUA Board approved a regulatory/policy change in May 2012 revising the delin	nguency reporting regul	irements for troubled of	debt restru	ctured (TDR) loans Thi	s policy of	nange may result in a			—
decline in delinquent loans reported as of June 2012.	.,o, roporang roqu				_ ,00, 01	g- may room in a			
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. [Delinquent New/Used A	uto Loans are no long	er include	d in "All Other Loans"			8 1	Delinquent Loan Infor	mation 1

		Delinquent Loan Inf	ormation	12					
Return to cover		For Charter :	N/A						
03/07/2022		Count of CU:	91						
CU Name: N/A		Asset Range :							
Peer Group: N/A	011	Criteria :		Nation * Peer Grou	ip: All * N	MAILING_STATE =	'МО' * Ту	pe Included: Feder	ally
	Count of	CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
DELINQUENT LOANS BY CATEGORY 1	200 2011	200 2010	70 G.I.g	200 2010	70 Gilg	200 2020	70 Gilg	200 2021	,0 G.i.g
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	43,566,195	39,995,751	-8.2	45,923,406	14.8	27,311,984	-40.5	30,764,848	12.6
60 to 179 Days Delinquent	13,207,936	20,142,895	52.5	15,463,570	-23.2	12,717,416	-17.8	14,289,398	12.4
180 to 359 Days Delinquent	4,094,810	3,016,614	-26.3	5,891,404	95.3	3,354,013	-43.1	2,695,308	-19.6
> = 360 Days Delinquent	2,393,561	4,243,003	77.3	4,399,676	3.7	4,029,938	-8.4	4,363,142	8.3
Total Del Real Estate Loans (> = 60 Days)	19,696,307	27,402,512	39.1	25,754,650	-6.0		-22.0	21,347,848	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.73	1.69	-1.9	1.63	-3.5	0.94	-42.5	1.00	
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	0.54	0.69	28.1	0.59	-14.7	0.40	-32.2	0.41	2.6
30 to 59 Days Delinquent	21.722.723	18.918.175	-12.9	24,348,405	28.7	12,088,818	-50.4	17.810.987	47.3
60 to 179 Days Delinquent	6,224,895	10,200,029	63.9	8,155,939	-20.0	6,409,520	-21.4	6,443,340	
180 to 359 Days Delinquent	2,208,221	2,285,381	3.5	4,232,449	85.2	1,608,062	-62.0	1,120,598	
> = 360 Days Delinquent	1,818,660		56.4	2,396,453	-15.7	2,094,884	-12.6	2,869,786	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total	10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	10,433,724	3.2
1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.58	0.80	37.6	0.70	-12.1	0.34	-51.6	0.34	-0.1
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	14,656,618	13,752,148	-6.2	13,928,741	1.3	11,423,225	-18.0	8,712,933	-23.7
60 to 179 Days Delinquent	3,289,141	5,586,531	69.8	3,946,712	-29.4	3,374,912	-14.5	4,929,364	46.1
180 to 359 Days Delinquent	1,028,961	285,171	-72.3	700,678	145.7	843,182	20.3	623,416	
> = 360 Days Delinquent	128,960	926,779	618.7	1,380,438	49.0	1,223,107	-11.4	461,670	-62.3
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	4,447,062	6,798,481	52.9	6,027,828	-11.3	5,441,201	-9.7	6,014,450	10.5
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5									
yrs	0.54	0.79	44.4	0.64	-18.2	0.74	15.2	0.75	1.9
Other Real Estate Fixed Rate/Hybrid/Balloon	2 242 222	0.044.007	00.0	4 000 000	0.0	4 040 000	40.0	4 074 000	05.0
30 to 59 Days Delinquent	3,013,392	2,011,967	-33.2	1,880,086	-6.6	1,010,862	-46.2	1,271,996	25.8
60 to 179 Days Delinquent 180 to 359 Days Delinquent	2,622,741 510,509	1,222,044 83,489	-53.4 -83.6	879,658 349,436	-28.0 318.5	321,240 259,203	-63.5 -25.8	814,758 78,592	153.6 -69.7
> = 360 Days Delinquent	328,584	365,590	11.3	182,090	-50.2	345,791	89.9	248,871	-28.0
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	3,461,834	1,671,123	-51.7	1,411,184	-15.6	926.234	-34.4	1,142,221	23.3
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.95	0.69	-27.1	0.46	-33.0	0.28	-40.2	0.35	27.8
Other Real Estate Adjustable Rate	0.53	0.09	=21.1	0.40	=33.0	0.20	=40.2	0.55	21.0
30 to 59 Days Delinquent	4,173,462	5,313,461	27.3	5,766,174	8.5	2,789,079	-51.6	2,968,932	6.4
60 to 179 Days Delinquent	1,071,159	3,134,291	192.6	2,481,261	-20.8	2,611,744	5.3	2,101,936	-19.5
180 to 359 Days Delinquent	347,119	362,573	4.5	608,841	67.9	643,566	5.7	872,702	35.6
> = 360 Days Delinquent	117,357	106,278	-9.4	440,695	314.7	366,156	-16.9	782,815	
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,535,635	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6	3,757,453	3.8
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other									
RE Adjustable Rate Loans	0.22	0.38	76.1	0.34	-9.8	0.37	6.5	0.37	0.7
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2									
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	2,903,581	3,466,825	19.4	4,245,552	22.5	5,265,676	24.0	3,417,014	
60 to 179 Days Delinquent	2,172,901	3,580,664	64.8	777,477	-78.3 478.0	470,914	-39.4 -91.4	3,634,642	
180 to 359 Days Delinquent > = 360 Days Delinquent	0	449,549 19,977	N/A N/A	2,598,528	-100.0	224,153 140,132	-91.4 N/A	0	
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	2,172,901	4,050,190	86.4	3,376,005	-16.6	835,199	-75.3	3,634,642	
%Member Commercial Loans Secured by RE (> = 60 Days) Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total	2,172,901	4,030,190	00.4	3,370,005	-10.6	000,199	-10.3	3,034,042	333.2
Member Commercial Loans Secured by RE	0.78	1.21	54.6	0.80	-34.2	0.17	-78.4	0.66	286.7
Member Commercial Loans NOT Secured By RE					_				
30 to 59 Days Delinquent	297,415	127,751	-57.0	436,177	241.4		-83.9	582,466	
60 to 179 Days Delinquent	117,100	152,122	29.9	160,478	5.5	79,329	-50.6	1,176,610	
180 to 359 Days Delinquent	16,918	227 024		5,651	N/A	24,968	341.8	161,995	
> = 360 Days Delinquent Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	312,344 446,362	227,924 380,046	-27.0 -14.9	136,461 302,590	-40.1 -20.4	104,297	-100.0 -65.5	1,338,605	_
%Member Commercial Loans NOT Secured By RE(> = 60 Days) %Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total	440,362	300,046	-14.9	302,390	-20.4	104,297	-05.5	1,330,005	1,183.5
Member Commercial Loans NOT Secured By RE Member Commercial Loans NOT Secured By RE	1.53	1.18	-23.2	0.60	-49.0	0.20	-66.8	2.11	955.2
NonMember Commercial Loans Secured By RE	1.55	1.10	-23.2	0.60	-45.0	0.20	-00.0	2.11	333.2
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0		N/A	0		0		0	
180 to 359 Days Delinquent	0			0		0	N/A	0	
> = 360 Days Delinquent	0			0		0	N/A	0	
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0		N/A	0		0		0	
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total									
NonMember Commercial Loans Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
NonMember Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	0			0	N/A	0	N/A	0	
60 to 179 Days Delinquent	0			0		0		0	
180 to 359 Days Delinquent	0							0	
> = 360 Days Delinquent	0			0		0		0	
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /									
Total NonMember Commercial Loans NOT Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
# Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency representations.	norting requirement - f	or troubled dobt root	ured (TDD) loane		l .			$\vdash \vdash \vdash$
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency rep This policy change may result in a decline in delinquent loans reported as of June 2012.	ourung requirements to	a aoubiea debt restruct	urea (TDR) rudins.					
Reporting requirements for loans were changed with September 2017 cycle to accommodate th	e regulatory definition	of commercial loans. Th	is policy ch	hange may cause fluctu	ations fron	n prior cycles.	9.	Delinquent Loan Info	rmation 2

Return to cover									
		For Charter :							
03/07/2022		Count of CU:							
CU Name: N/A		Asset Range :		Netien t Been Geren) * T	In alcoholo Endonello	
Peer Group: N/A	Count o	f CU in Peer Group :		Nation * Peer Group	: All * M/	AILING_STATE = 'MC) * Type	Included: Federally	Insured
	Count o	CO III Feel Gloup.	IV/A						
	Dec-2017	Dec-2018	% Cha	Dec-2019	% Cha	Dec-2020	% Cha	Dec-2021	% Ch
	200 2011	200 2010	/0 C.i.g	200 2010	/0 C.i.g	200 2020	70 G.I.g	200 2021	70 011;
OAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	69,195,377	75,781,423	9.5	80,104,803	5.7	58,226,703	-27.3	45,001,912	-22.
* Total Loans Recovered	11,165,036	11,763,659	5.4		9.4		13.0		
NET CHARGE OFFS (\$\$)	58,030,341	64,017,764	10.3	67,236,317	5.0	43,683,158	-35.0	28,817,751	-34.
*%Net Charge-Offs / Average Loans	0.67	0.68	1.3	0.66	-2.5	0.40	-39.6	0.25	-38.
Fotal Del Loans & *Net Charge-Offs 1	129,797,014	141,566,177	9.1	138,753,560	-2.0	101,572,379	-26.8	82,534,373	-18.
Combined Delinquency and Net Charge Off Ratio ¹	1.46	1.47	0.3	1.34	-8.6	0.91	-32.3	0.69	-23.
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off	12,725,096	13,677,740	7.5		9.3		-20.5		
Unsecured Credit Card Lns Recovered	2,077,555	2,060,757	-0.8		16.1	2,383,215	-0.4		
NET UNSECURED CREDIT CARD C/Os	10,647,541	11,616,983	9.1		8.1		-24.4		
*Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	6.9		6.0		-21.2		
Non-Federally Guaranteed Student Loans Charged Off	32,003	217,007	578.1			375,349	-95.7		
Non-Federally Guaranteed Student Loans Recovered	3,374	6,899	104.5		149.3		174.3		
Net Non-Federally Guaranteed Student Loans C/Os	28,629	210,108	633.9	8,782,544	4,080.0	328,168	-96.3	188,512	-42.
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Nor		0.00	597.3	40.77	4,346.6	0.70	-95.8	0.40	30
Federally Guaranteed Student Loans Total 1st Mortgage RE Loan/LOCs Charged Off	0.05 936,499	0.38 306,579	-67.3		4,346.6	0.70 714,126	-95.8 89.7		
Total 1st Mortgage RE Loans/LOCs Recovered	675,834	67,765	-90.0		-11.8		1.4		_
NET 1st MORTGAGE RE LOANS/LOCs C/Os	260,665	238,814	-90.0		-11.8 32.6		106.3		
* Net Charge Offs - 1st Mortgage RE Loans/LOCs	200,000	230,014	-0.4	310,720	32.0	000,043	100.3	-21,110	-104
/ Avg 1st Mortgage RE Loans/LOCs	0.01	0.01	-14.2	0.01	22.1	0.02	77.9	0.00	-103.
Total Other RE Loans/LOCs Charged Off	1,135,361	1,540,353	35.7		-54.0		-29.9		_
Total Other RE Loans/LOCs Recovered	574,514	596,991	3.9		35.8		-49.9		
NET OTHER RE LOANS/LOCs C/Os	560,847	943,362	68.2		-110.9		187.9		
*Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.06	0.08	50.9		-109.8		183.4		
Total Real Estate Loans Charged Off	2,071,860	1,846,932	-10.9		-41.3		11.6		
Total Real Estate Lns Recovered	1,250,348	664,756	-46.8		31.0		-46.4		
NET Total Real Estate Loan C/Os	821,512	1,182,176	43.9		-81.9		247.2		
* Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.02	0.03	33.1	0.01	-83.4	0.02	207.9	0.00	-100.
Total TDR 1st & Other Real Estate Lns Charged Off	281,000	109,485	-61.0	148,302	35.5	9,732	-93.4	37,461	284.
Total TDR 1st & Other Real Estate Lns Recovered	3,888	219	-94.4	2,565	1,071.2	6,015	134.5	11,088	84.
NET TDR Real Estate C/Os	277,112	109,266	-60.6		33.4	3,717	-97.4		
* Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	0.67	0.29	-56.9		39.1	0.01	-97.2		
Total Leases Receivable Charged Off	0					0			
Total Leases Receivable Recovered	0					0			
NET LEASES RECEIVABLE C/Os	0	0				0			
*Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,132	1,844	-13.5		5.7		-21.4		
Number of Members Who Filed Chapter 13 YTD	2,496	1,340	-46.3		19.4		-48.3		
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2	24	-				-33.3		
Fotal Number of Members Who Filed Bankruptcy YTD	4,630	3,208	-30.7		10.8		-33.5		
Fotal Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	51,178,167	40,087,290	-21.7		-4.5		-29.2		
All Loans Charged Off due to Bankruptcy YTD	11,698,317	11,590,115	-0.9		2.1	7,493,945	-36.6		
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) REAL ESTATE FORECLOSURE SUMMARY	16.91	15.29	-9.5	14.77	-3.4	12.87	-12.8	11.88	-7.
	4.055.003	0.074.050	00 =	404400=	40.	0.740.404		4 440 070	- 70
Real Estate Loans Foreclosed YTD Number of Real Estate Loans Foreclosed YTD	4,655,897	6,074,059	30.5		-19.1	6,716,484	36.7		
FROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	51	67	31.4	52	-22.4	42	-19.2	17	-59.
TDR First Mortgage RE Loans	33,070,119	32,760,812	-0.9	28,952,337	-11.6	24.970.283	-13.8	19,439,080	-22.:
TDR Other RE Loans	4,601,826	4,748,110	3.2		-11.6	,,	-13.8		
Total TDR First and Other RE Loans	37,671,945	37,508,922	-0.4		-7.9		-11.5		
FDR RE Loans Also Reported as Commercial Loans ²	1,747,245	622,232							_
TDR Consumer Loans (Not Secured by RE)	15,053,722	19,408,643							
TDR Commercial Loans (Not Secured by RE) ²	449,555	255,835			-46.7	3,807,582			
Total TDR First RE, Other RE, Consumer, and Commercial Loans	53,175,222	57,173,400			-40.7		-8.5		
Total TDR Loans to Total Loans	0.59								
Total TDR Loans to Net Worth	3.73		0.9						
TDR portion of Allowance for Loan and Lease Losses	1,595,453	1,143,098							
Means the number is too large to display in the cell	1,000,400	1,140,080	20.4	040,040	20.1	301,717	10.0	1,017,303	3.
									
Amounts are year-to-date while the related %change ratios are annualized.			-	1	-		-	1	+
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no and		and fortunal transit		(TDD) I	1		-		+
The NCUA Board approved a regulatory/policy change in May 2012 revising the delin This policy change may result in a decline in delinquent loans reported as of June 201		nents for troubled debt re	structured	(IDK) loans.					
						1	1	1	1

	III	direct and Participation	on Lenaii	ng					
Return to cover		For Charter :							
03/07/2022		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * MAI	LING_STATE = 'MO'	Type Inc	luded: Federally Insi	ıred
	Count o	f CU in Peer Group :	N/A						
	Dog 2017	Dec 2019	0/ Cha	Dec 2010	0/ Cha	Dec-2020	0/ Cha	Dec-2021	0/ Ch
INDIRECT LOANS OUTSTANDING	Dec-2017	Dec-2018	% Cng	Dec-2019	% Cng	Dec-2020	% Cng	Dec-2021	% Cn
Indirect Loans - Point of Sale Arrangement	1,198,767,390	1,456,242,598	21.5	1,435,141,228	-1.4	1,581,752,823	10.2	1,853,324,042	17.
Indirect Loans - Outsourced Lending Relationship	920,406,947	1,018,038,569	10.6	1,107,196,339	8.8	1,051,752,623	-5.0	978,866,029	
Total Outstanding Indirect Loans	2,119,174,337	2,474,281,167	16.8	2,542,337,567	2.8	2,633,574,100	3.6	2,832,190,071	7.
%Indirect Loans Outstanding / Total Loans	23.40	25.15	7.5	24.16	-3.9	23.15	-4.2	23.57	1.
DELINQUENCY - INDIRECT LENDING 1	23.40	23.13	1.5	24.10	-3.8	23.13	-4.2	23.31	1.
30 to 59 Days Delinquent	45,799,234	41,643,058	-9.1	42,297,470	1.6	31,257,454	-26.1	31,699,897	1.
60 to 179 Days Delinquent	18,483,881	19,299,796	4.4	17,715,444	-8.2	16,714,142	-5.7	14,833,517	
180 to 359 Days Delinquent	4,218,971	3,453,915	-18.1	2,264,978	-34.4	2,170,643	-4.2	1,886,077	-13
> = 360 Days Delinquent	685,179	573,334	-16.3	228,222	-60.2	241,143	5.7	220,422	-8
Total Del Indirect Lns (>= 60 Days)	23,388,031	23,327,045	-0.3	20,208,644	-13.4	19,125,928	-5.4	16,940,016	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.10	0.94	-14.6	0.79	-15.7	0.73	-8.6	0.60	
LOAN LOSSES - INDIRECT LENDING	1.10	0.34	-14.0	0.73	-10.7	0.73	-0.0	0.00	-17.
* Indirect Loans Charged Off	23,018,417	25,615,797	11.3	25,132,757	-1.9	18,670,660	-25.7	12,171,686	-34.
* Indirect Loans Recovered	2,880,065	3,262,446	13.3	3,655,981	12.1	4,274,716	16.9	4,440,968	
* NET INDIRECT LOAN C/Os	20,138,352	22,353,351	11.0	21,476,776	-3.9	14,395,944	-33.0	7,730,718	
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.04	0.97	-6.3	0.86	-12.0	0.56	-35.0	0.28	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.04	0.01	0.0	0.00	12.0	5.50	30.0	3.20	73.
+ CU Portion of Part. Lns Interests Retained):									
Consumer	48,443,845	41,693,507	-13.9	65,286,465	56.6	98,832,555	51.4	222,526,784	125.
Non-Federally Guaranteed Student Loans	21,422,417	24,191,510	12.9	11,101,152	-54.1	9,317,744	-16.1	7,458,224	-20.
Real Estate	55,500,331	69,952,650	26.0	83,764,252	19.7	94,563,174	12.9	78,339,957	-17.
Commercial Loans (excluding C&D) 2	46,045,836	46,318,812	0.6	72,572,545	56.7	84,951,534	17.1	97,226,567	14.
Commercial Construction & Development ²	3,356,179	5,923,111	76.5	4,183,187	-29.4	15,108,866	261.2	28,415,750	
Loan Pools	80,623,655	52,417,556	-35.0	72,452,098	38.2	105,262,359	45.3	163,965,817	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	255,392,263	240,497,146	-5.8	309.359.699	28.6	408.036.232	31.9	597.933.099	
%Participation Loans Outstanding / Total Loans	2.82	2.44	-13.3	2.94	20.3	3.59	22.0	4.98	
* Participation Loans Purchased YTD	86,586,864	52,128,086	-39.8	134,686,404	158.4	186,016,431	38.1	326,578,487	75.
%Participation Loans Purchased YTD	20,000,00	3-1,1-0,1-0		101,000,101				0=0,010,101	
/ Total Loans Granted YTD	1.97	1.09	-44.7	2.48	127.2	2.58	4.1	4.31	67.
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	80,673,753	114,187,481	41.5	144,411,228	26.5	150,393,854	4.1	185,852,353	23.
Participation Loan Interests - Amount Retained (Outstanding)	29,138,868	34,348,609	17.9	53,097,735	54.6	63,965,806	20.5	69,466,148	
* Participation Loans Sold YTD	45,399,323	66,569,875	46.6	74,360,468	11.7	67,125,330	-9.7	38,669,155	-42.
** %Participation Loans Sold YTD / Total Assets	0.34	0.48	41.1	0.49	3.5	0.37	-25.4	0.19	-48.
LOANS PURCHASED AND SOLD:									
*Loans Purchased from Other Financial Institutions YTD	0	1,190,986	N/A	10,926,841	817.5	8,341,675	-23.7	23,835,683	
*Loans Purchased from Other Sources YTD	434,600	2,132,494	390.7	6,797,872	218.8	12,496,701	83.8	37,633,629	201.
Loans Purchased From Other Financial Institutions and Other									
Sources YTD / Loans Granted YTD	0.01	0.07	602.3	0.33	369.0	0.29	-11.4	0.81	180.
*Loans, Excluding RE, Sold YTD	0	0	N/A	0	N/A	0	N/A	27,213,731	N/
DELINQUENCY - PARTICIPATION LENDING 1							05.		-
30 to 59 Days Delinquent	1,008,549	1,456,278	44.4	944,930	-35.1	3,403,924	260.2	2,240,467	-34.
60 to 179 Days Delinquent	1,098,460	1,351,924	23.1	831,321	-38.5	1,309,060	57.5	353,077	-73.
180 to 359 Days Delinquent	227,729	135,849	-40.3	130,510	-3.9	349,286	167.6	48,919	
> = 360 Days Delinquent	244,193	189,915	-22.2	163,054	-14.1	193,603	18.7	36,859	
Total Del Participation Lns (>= 60 Days)	1,570,382	1,677,688	6.8	1,124,885	-33.0	1,851,949	64.6	438,855	-76.
%Participation Loans Delinquent >= 60 Days / Total Participation	0.04	0.70	13.4	0.00	-47.9	0.45	24.0	0.07	-83.
Loans LOAN LOSSES - PARTICIPATION LENDING	0.61	0.70	13.4	0.36	-47.9	0.45	24.8	0.07	-83
* Participation Loans Charged Off	1,993,059	3,992,270	100.3	983,393	-75.4	1,036,524	5.4	810,843	-21.
* Participation Loans Charged Oil					-/5.4 88.8				
* NET PARTICIPATION LOAN C/Os	75,877 1,917,182	83,637	10.2 103.9	157,924 825,469	-78.9	158,059	0.1 6.4	380,684 430,159	
***Net Charge Offs - Participation Loans	1,817,182	3,908,633	103.9	020,409	-10.9	878,465	0.4	430,139	-51.
/ Avg Participation Loans	0.77	1.58	104.4	0.30	-81.0	0.24	-18.4	0.09	-65.
*Amounts are year-to-date while the related %change ratios are annualized.	0.77	1.30	104.4	0.30	31.0	0.24	10.4	0.09	-00.
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (c	r no annualizina)								
# Means the number is too large to display in the cell	i no annualizing)								-
** Means the number is too large to display in the cell ¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the cell	e delinguency reporting re-	nuirements for troubled de	ht restruct	ured (TDR) leans					
This policy change may result in a decline in delinquent loans reported as of J		quirements for troubled de	JDL 103HUUH	arca (1DIX) Idalis.					

		Real Estate Loan Info		1					
Return to cover		For Charter :							
03/07/2022		Count of CU:							
CU Name: N/A		Asset Range :					<u> </u>		L
Peer Group: N/A	Count			Nation * Peer Group:	All * MAII	_ING_STATE = 'MO' *	Type Inclu	ided: Federally Insur	red State
	Count	of CU in Peer Group :	N/A						+
	Dec-2017	Dec-2018	0/ Cha	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Ch
REAL ESTATE LOANS OUTSTANDING:	Dec-2017	Dec-2010	% City	Dec-2019	% City	Dec-2020	% City	Dec-2021	76 CII
First Mortgages Fixed Rate > 15 years	4 000 000 504	4.004.457.074	-2.3	4 000 070 040	40.0	4 540 700 400	28.3	4 007 740 570	9.
	1,089,208,561	1,064,157,871			13.0	1,543,786,462		1,687,749,570	-
Fixed Rate 15 years or less	509,050,012	614,043,782			-7.1	948,589,822	66.3	995,194,345	
Other Fixed Rate	32,737,037	41,008,336			16.5	54,127,311	13.3	63,091,268	
Total Fixed Rate First Mortgages	1,630,995,610	1,719,209,989			5.9	2,546,503,595	39.8	2,746,035,183	
Balloon/Hybrid > 5 years	140,602,966	205,596,947			41.4	439,838,320		338,624,731	
Balloon/Hybrid 5 years or less	469,559,446	494,192,797			13.7	547,699,188		513,483,075	
Total Balloon/Hybrid First Mortgages	610,162,412	699,789,744			21.8	987,537,508		852,107,806	
Adjustable Rate First Mtgs 1 year or less	53,920,727	47,821,869			-13.4	42,888,452	3.6	28,505,968	_
Adjustable Rate First Mtgs >1 year	292,605,738	322,180,486	10.1	334,027,503	3.7	143,904,320		254,935,629	77
Total Adjustable First Mortgages	346,526,465	370,002,355	6.8	375,431,550	1.5	186,792,772	-50.2	283,441,597	51
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,587,684,487	2,789,002,088	7.8	3,048,949,443	9.3	3,720,833,875	22.0	3,881,584,586	4
Other Real Estate Loans									
Closed End Fixed Rate	354,391,943	232,309,983	-34.4	297,582,385	28.1	328,447,880	10.4	311,853,433	-5
Closed End Adjustable Rate	53,831,801	30,878,827			-25.6	19,781,037	-13.9	19,975,596	
Open End Adjustable Rate (HELOC)	657,868,363	917,458,474	39.5		9.8	971,799,449	-3.5	1,002,141,937	3
Open End Fixed Rate	11,724,241	10,190,409		7,971,686	-21.8	6,665,427	-16.4	11,567,673	
TOTAL OTHER REAL ESTATE OUTSTANDING	1,077,816,348	1,190,837,693			12.2	1,326,693,793	-0.7	1,345,538,639	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,665,500,835	3,979,839,781			10.2	5,047,527,668	15.1	5,227,123,225	
RE LOAN SUMMARY (FIX, ADJ):	0,000,000,000	0,070,000,701	0.0	4,004,407,040	10.2	0,047,027,000	10.1	0,227,120,220	
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,771,598,576	1,924,806,936	8.6	2,111,768,573	9.7	2,986,341,915	41.4	3,084,659,914	. 3
Other RE Fixed Rate	366,116,184	242,500,392			26.0	335,113,307	9.7	323.421.106	
Total Fixed Rate RE Outstanding	2,137,714,760	2,167,307,328			11.5	3,321,455,222	37.4	3,408,081,020	-
%(Total Fixed Rate RE/Total Assets)					3.3				_
%(Total Fixed Rate RE/Total Assets)	15.87	15.49				18.18	13.6	16.69	
%(Total Fixed Rate RE/Total Loans)	23.61	22.03	-6.7	22.97	4.3	29.20	27.1	28.36	-2.
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	040 005 044	864.195.152		007 400 070	0.4	734.491.960	04.0	796.924.672	
3 7 7	816,085,911	,			8.4	- , , , , , , , , , , , , , , , , , , ,	-21.6		
Other RE Adj Rate	711,700,164	948,337,301			8.6	991,580,486	-3.7	1,022,117,533	_
Total Adj Rate RE Outstanding	1,527,786,075	1,812,532,453	18.6	1,967,175,005	8.5	1,726,072,446	-12.3	1,819,042,205	5
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	22,909,125	19,864,349	-13.3	26,149,653	31.6	19,458,963	-25.6	27,724,665	42
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	64,980,276	83,729,126	28.9	86,038,790	2.8	84,533,526	-1.7	96,310,577	13
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans	87,889,401	103,593,475	17.9	112,188,443	8.3	103,992,489	-7.3	124,035,242	19
%(Interest Only & Payment Option First & Other RE Loans / Total									
Assets)	0.65	0.74	13.4	0.74	0.3	0.57	-23.4	0.61	6
%(Interest Only & Payment Option First & Other RE Loans / Net	0.47	0.00	40.0	0.04	0.0	F 00	40.0	C 40	
Worth)	6.17	6.82	10.6	6.84	0.2	5.90	-13.8	6.42	9
Outstanding Residential Construction (Excluding Commercial	2 500 044	0 007 407	07.0	7 400 000	7.0	40 000 000	05.4	44.040.050	
Purpose Loans) ¹ Allowance for Loan Losses or Allowance for Credit Losses on	3,569,841	6,697,127	87.6	7,186,692	7.3	13,322,068	85.4	14,912,956	11
all RE Loans	5,290,166	4,259,864	-19.5	3,782,174	-11.2	11,002,619	190.9	16,421,926	49
* REAL ESTATE LOANS - AMOUNT GRANTED:	3,290,100	4,239,004	-18.5	3,702,174	-11.2	11,002,019	190.9	10,421,920	49
* First Mortgages									+
* Fixed Rate > 15 years	770 507 004	075 000 554	40.0	4 000 700 000	00.4	0.450.400.000	70.0	4 040 700 500	40
	776,567,901	875,899,554			39.4	2,152,198,822	76.3	1,919,739,529	
* Fixed Rate 15 years or less	212,978,050	191,460,237		283,594,976	48.1	902,298,540		726,108,039	
* Other Fixed Rate	7,375,384	13,060,244	_	22,147,017	69.6	22,036,221	-0.5	28,184,398	_
* Total Fixed Rate First Mortgages	996,921,335				41.3	3,076,533,583		2,674,031,966	
* Balloon/Hybrid > 5 years	107,136,720	122,474,189			20.0	133,184,097	-9.4	105,669,715	
* Balloon/Hybrid 5 years or less	114,902,910	116,481,241			41.8	132,619,950		109,669,249	
* Total Balloon/Hybrid First Mortgages	222,039,630	238,955,430			30.6	265,804,047	-14.8	215,338,964	_
* Adjustable Rate First Mtgs 1 year or less	12,313,589	14,208,310			-20.8	18,519,150		7,832,638	_
* Adjustable Rate First Mtgs >1 year	29,245,595	28,115,426	-3.9	31,519,715	12.1	36,976,027	17.3	50,241,091	35
* Total Adjustable First Mortgages	41,559,184	42,323,736	1.8	42,778,461	1.1	55,495,177	29.7	58,073,729	4
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,260,520,149	1,361,699,201	8.0		38.2	3,397,832,807		2,947,444,659	_
* Amounts are year-to-date while the related %change ratios are annualized.									
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			1	1			-		1
Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regula	tory definition of commen	cial loans "	This policy change may car	use fluctus	tions from prior cycles		12 R	RELoans
reporting requirements for loans were changed with September 2017 cycle to	accommodate the regula	iory deminion or commen	udi iUdiis.	mis policy change may cal	นอย แนะเนื่อ	mons from prior cycles.		12. R	

**Closed End Adjustable Rate	Peer Group: Dec-2019 100,609,640 2,879,600 278,322,668 2,289,928 384,101,836 265,523,357 32,66 157,198,1144 61,51 23,939,505 254,913,097 1,46 667,202,352 472,301,677 0 0 28,952,337		Dec-2020 120,296,551 7,220,550 272,249,545 1,115,541 400,882,187 3,798,714,994 46.17 2,149,578,745 63.26 43,368,506 4,555,414,053 2,46 1,638,091,996 570,845,943 0 0		Dec-2021 82,141,687 7,703,900 502,323,289 5,055,664 597,224,540 3,544,669,199 37.81 1,938,111,817 65.76 55,441,553 4,752,192,282 2.87	% Chg -31.7 64.7 84.5 353.2 49.0 -6.7 -18.1 -9.8 3.9 27.8 4.3 16.8 -10.6 15.7
Cu Name: N/A Criteria: Region: Nation * Fee Group: N/A Criteria: Region: Nation * Fee Group: N/A Count of CU in Peer Group: N/A	Dec-2019 100,609,640 2,879,600 278,322,668 2,289,928 384,101,836 265,523,357 32,66 157,198,144 61,51 23,939,505 254,913,097 1,46 667,202,352 472,301,677 0 0 28,952,337	% Chg 24.0 -64.9 6.1 -56.6 7.6 3.1 21.2 21.2 44.0 4.2 19.5 8.1 10.6 5.2 26.5 N/A N/A N/A	Dec-2020 120,296,551 7,220,550 272,249,545 1,115,541 400,882,187 3,798,714,994 46,17 2,149,578,745 63,26 43,368,506 4,555,414,053 2,46 1,638,091,996 570,845,943	% Chg 19.6 150.7 -2.2 -51.3 4.4 67.7 41.4 85.8 81.2 7.1 68.5 20.9 N/A N/A	Dec-2021 82,141,687 7,703,900 502,323,289 5,055,664 597,224,540 3,544,669,199 37.81 1,938,111,817 65,76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896 0	% Chg -31.7 6.7 84.5 353.2 49.0 -6.7 -18.1 -9.8 4.3 3.9 27.8 4.3 16.8
Peer Group: N/A Count of CU in Peer Group: N/A	Dec-2019 100,609,640 2,879,600 278,322,668 2,289,928 384,101,836 265,523,357 32,66 157,198,144 61,51 23,939,505 254,913,097 1,46 667,202,352 472,301,677 0 0 28,952,337	% Chg 24.0 -64.9 6.1 -56.6 7.6 3.1 21.2 21.2 44.0 4.2 19.5 8.1 10.6 5.2 26.5 N/A N/A N/A	Dec-2020 120,296,551 7,220,550 272,249,545 1,115,541 400,882,187 3,798,714,994 46,17 2,149,578,745 63,26 43,368,506 4,555,414,053 2,46 1,638,091,996 570,845,943	% Chg 19.6 150.7 -2.2 -51.3 4.4 67.7 41.4 85.8 81.2 7.1 68.5 20.9 N/A N/A	Dec-2021 82,141,687 7,703,900 502,323,289 5,055,664 597,224,540 3,544,669,199 37.81 1,938,111,817 65,76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896 0	% Chg -31.7 6.7 84.5.3 353.2 49.0 -6.7 -18.1 -9.8 3.9 27.8 4.3 16.8
Dec-2017 Dec-2018 N/A	Dec-2019 100,609,640 2,879,600 278,322,668 2,289,928 384,101,836 265,523,357 32,66 157,198,144 61,51 23,939,505 254,913,097 1,46 667,202,352 472,301,677 0 0 28,952,337	% Chg 24.0 -64.9 6.1 -56.6 7.6 3.1 21.2 21.2 44.0 4.2 19.5 8.1 10.6 5.2 26.5 N/A N/A N/A	Dec-2020 120,296,551 7,220,550 272,249,545 1,115,541 400,882,187 3,798,714,994 46,17 2,149,578,745 63,26 43,368,506 4,555,414,053 2,46 1,638,091,996 570,845,943	% Chg 19.6 150.7 -2.2 -51.3 4.4 67.7 41.4 85.8 81.2 7.1 68.5 20.9 N/A N/A	Dec-2021 82,141,687 7,703,900 502,323,289 5,055,664 597,224,540 3,544,669,199 37.81 1,938,111,817 65,76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896 0	% Chg -31.7 6.7 84.5.3 353.2 49.0 -6.7 -18.1 -9.8 3.9 27.8 4.3 16.8
**Open Experiment of the property of the prop	100,609,640 2,879,600 278,322,668 2,289,928 384,101,836 265,523,357 32,66 157,198,144 61,51 23,939,505 254,913,097 1,46 667,202,352 472,301,677 0 0 28,952,337	24.0 -64.9 6.1 -56.6 7.6 31.8 21.2 44.0 4.2 19.5 8.1 10.6 N/A N/A	120,296,551 7,220,550 272,249,545 1,115,541 400,882,187 3,798,714,994 46.17 2,149,578,745 63.26 43,368,506 4,555,414,053 2.46 570,845,943	19.6 150.7 -2.2 -51.3 4.4 67.7 41.4 85.8 2.9 81.2 7.1 68.5 4.5 20.9	82,141,687 7,703,900 502,323,289 5,055,664 597,224,540 3,544,669,199 37.81 1,938,111,817 65.76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896	-31.7 6.7 84.5 353.2 49.0 -6.7 -18.1 -9.8 3.9 27.8 4.3 16.8
TOTHER REAL ESTATE (Granted)	100,609,640 2,879,600 278,322,668 2,289,928 384,101,836 265,523,357 32,66 157,198,144 61,51 23,939,505 254,913,097 1,46 667,202,352 472,301,677 0 0 28,952,337	24.0 -64.9 6.1 -56.6 7.6 31.8 21.2 44.0 4.2 19.5 8.1 10.6 N/A N/A	120,296,551 7,220,550 272,249,545 1,115,541 400,882,187 3,798,714,994 46.17 2,149,578,745 63.26 43,368,506 4,555,414,053 2.46 570,845,943	19.6 150.7 -2.2 -51.3 4.4 67.7 41.4 85.8 2.9 81.2 7.1 68.5 4.5 20.9	82,141,687 7,703,900 502,323,289 5,055,664 597,224,540 3,544,669,199 37.81 1,938,111,817 65.76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896	-31.7 6.7 84.5 353.2 49.0 -6.7 -18.1 -9.8 3.9 27.8 4.3 16.8 -10.6
Closed End Fixed Rate **Closed End Adjustable Rate** **Open End Adjustable Rate (HELOC)** **Open End Adjustable Rate (HELOC)** **Open End Adjustable Rate (HELOC)** **Open End Fixed Rate and Other** **Open End Fixed Rate and Other** **TOTAL OTHER REAL ESTATE GRANTED** **Start STATE GRANTED** **Start STATE GRANTED** **TOTAL OTHER REAL ESTATE GRANTED** **TOTAL OTHER GRANTED** **TOTAL OTHER STAND OTHER) GRANTED** **TOTAL OTHER GRANTED** **TOTAL OTHER STATE GRANTED** **TOTAL RE (FIRST AND OTHER) GRANTED** **TOTAL OTHER STATE GRANTED** **TOTAL OTHER STATE GRANTED** **TOTAL RE (FIRST AND OTHER) GRANTED** **TOTAL OTHER STATE GRANTED** **TO	2,879,600 278,322,668 2,289,928 384,101,836 265,523,357 32.66 157,198,144 61.51 23,393,505 254,913,097 1.46 667,202,352 472,301,677 0 0	-64.9 6.1 -56.6 7.6 31.8 21.2 44.0 4.2 19.5 8.1 10.6 5.2 26.5 N/A N/A	7,220,550 272,249,545 1,115,541 400,882,187 3,798,714,994 46.17 2,149,578,745 63.26 43,368,506 4,555,414,053 2,46 1,638,091,996 570,845,943	150.7 -2.2 -51.3 4.4 67.7 41.4 85.8 2.9 81.2 7.1 68.5 20.9 N/A	7,703,900 502,323,289 5,055,664 597,224,540 3,544,669,199 37.81 1,938,111,817 65.76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896	6.7 84.5 353.2 49.0 -6.7 -18.1 -9.8 3.9 27.8 4.3 16.8 -10.6
Closed End Adjustable Rate 23,030,788 8,210,297 64.4	2,879,600 278,322,668 2,289,928 384,101,836 265,523,357 32.66 157,198,144 61.51 23,393,505 254,913,097 1.46 667,202,352 472,301,677 0 0	-64.9 6.1 -56.6 7.6 31.8 21.2 44.0 4.2 19.5 8.1 10.6 5.2 26.5 N/A N/A	7,220,550 272,249,545 1,115,541 400,882,187 3,798,714,994 46.17 2,149,578,745 63.26 43,368,506 4,555,414,053 2,46 1,638,091,996 570,845,943	150.7 -2.2 -51.3 4.4 67.7 41.4 85.8 2.9 81.2 7.1 68.5 20.9 N/A	7,703,900 502,323,289 5,055,664 597,224,540 3,544,669,199 37.81 1,938,111,817 65.76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896	6.7 84.5 353.2 49.0 -6.7 -18.1 -9.8 3.9 27.8 4.3 16.8 -10.6
**Open End Adjustable Rate (HELOC)	278,322,668 2,289,928 384,101,836 265,523,357 32,66 157,198,144 61,51 23,939,505 254,913,097 1,46 667,202,352 472,301,677 0 0 0 28,952,337	6.1 -56.6 7.6 31.8 21.2 44.0 4.2 19.5 8.1 10.6 5.2 26.5 N/A N/A	272,249,545 1,115,541 400,882,187 3,798,714,994 46.17 2,149,578,745 63.26 43,368,506 4,555,414,053 2,46 1,638,091,996 570,845,943	-2.2 -51.3 4.4 67.7 41.4 85.8 2.9 81.2 7.1 68.5 4.5 20.9 N/A	502,323,289 5,055,664 597,224,540 3,544,669,199 37.81 1,938,111,817 65.76 55,441,553 4,752,192,282 2,87 1,465,011,582 660,535,896	84.5 353.2 49.0 -6.7 -18.1 -9.8 3.9 27.8 4.3 16.8
**Open End Fixed Rate and Other 3,492,157 5,280,772 51.2 **TOTAL OTHER REAL ESTATE GRANTED 380,736,741 357,013,554 6.2 37 **TOTAL RE (FIRST AND OTHER) GRANTED 1,641,256,890 1,718,712,755 4.7 2.2 **W(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) 26.56 26.96 1.5 **RE LOANS SOLD/SERVICED	2,289,928 384,101,836 2265,523,357 32,66 157,198,144 61,51 23,939,505 254,913,097 1,46 667,202,352 472,301,677 0 0	-56.6 7.6 31.8 21.2 21.2 44.0 4.2 19.5 8.1 10.6 5.2 26.5 N/A N/A	1,115,541 400,882,187 3,798,714,994 46.17 2,149,578,745 63.26 43,368,506 4,555,414,053 2,46 1,638,091,996 570,845,943	-51.3 4.4 67.7 41.4 85.8 81.2 7.1 68.5 4.5 20.9 N/A N/A	5,055,664 597,224,540 3,544,669,199 37.81 1,938,111,817 65.76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896	353.2 49.0 -6.7 -18.1 -9.8 3.9 27.8 4.3 16.8
TOTAL OTHER REAL ESTATE GRANTED **TOTAL RE (FIRST AND OTHER) GRANTED 1.641,256,890 1.718,712,755 4.7 2.5 **COTAL RE (FIRST AND OTHER) GRANTED 1.641,256,890 1.718,712,755 4.7 2.5 **RE LOANS SOLD/SERVICED **First Mortgage R.E. Loans Sold **First Mortgage R.E. Loans Sold First Mtg RE Loans Granted YTD) **First Mortgage Servicing Rights 18,464,904 20,031,234 8.5 Outstanding RE Loans Sold But Serviced 3,719,133,801 3,394,800,190 5.8 4.4 **MISC. RE LOAN INFORMATION **STERM (<5 Yrs) R.E. Loan (Exc. MBL) **STEW RES MORTGAGES **Federally Insured Home Equity Conversion Mortgage (HECM) **DO N/A **TOTAL RE (Reverse Mortgage Products 0	384,101,836 265,523,357 32,66 157,198,144 61,51 23,939,505 254,913,097 1,46 567,202,352 472,301,677 0 0	7.6 31.8 21.2 44.0 4.2 19.5 8.1 10.6 5.2 26.5 NI/A NI/A	400,882,187 3,798,714,994 46.17 2,149,578,745 63.26 43,388,506 4,555,414,053 2,46 1,638,091,996 570,845,943	4.4 67.7 41.4 85.8 2.9 81.2 7.1 68.5 4.5 20.9 N/A N/A	597,224,540 3,544,669,199 37.81 1,938,111,817 65.76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896	49.0 -6.7 -18.1 -9.8 3.9 27.8 4.3 16.8 -10.6
TOTAL RE (FIRST AND OTHER) GRANTED %(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) %(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) 26.56 26.96 1.5 RE LOANS SOLD/SERVICED *First Mortgage R.E. Loans Sold 780,774,917 803,633,183 2.9 1,* %(First Mortgage R.E. Loans Sold First Mtg RE Loans Granted) 61.94 59.02 4.7 AMT of Mortgage Servicing Rights Outstanding RE Loans Sold But Serviced 3,719,133,801 3,934,360,190 5.8 4,2 %(Mortgage Servicing Rights / Net Worth) 1.30 1.32 1.8 MISC. RE LOAN INFORMATION S-Term (<5 Yrs) R.E. Loan (Exc. MBL) 1,460,631,759 1,490,384,537 2.0 1,5 REVERSE MORTGAGES Federally Insured Home Equity Conversion Mortgage (HECM) 0 N/A Total Reverse Mortgage Products 0 N/A Total Reverse Mortgage Re Loans 33,070,119 32,760,812 -0.9 TOR Other RE Loans 4,601,826 4,748,110 3.2 TOTAL DEL RE LOAN DELINQUENCY REL LOAN DELINQUENCY First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) First Mortgage Rice Rate (includes Balloon/Hybrids > 5 yrs) 10,251,776 15,329,766 15,329,760 17,410,251 18,47 18,47 18,47 18,48,494 18,48,494 18,48,494 18,48,494 18,48,494 18,48,494 18,48,494 18,48,494 18,48,494 18,48,494 18,48,494 18,48,494 18,48,494 18,48,494 18,48,490 18,48,48,490 18,48,48,490 18,48,48,490 18,48,48,490 18,48,48,48 18,48,490 18,48,48,48 18,48,48,490 18,48,48,48 18,48,48,490 18,48,48,48 18,48,48,49 18,48,48,48 18,48,48,49 18,48,4	265,523,357 32,66 157,198,144 61,51 23,939,505 254,913,097 1,46 6567,202,352 472,301,677 0 0 28,952,337	31.8 21.2 44.0 4.2 19.5 8.1 10.6 5.2 26.5 N/A N/A	3,798,714,994 46.17 2,149,578,745 63.26 43,368,506 4,555,414,053 2,46 1,638,091,996 570,845,943 0 0	85.8 2.9 81.2 7.1 68.5 4.5 20.9 N/A N/A	3,544,669,199 37.81 1,938,111,817 65.76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896	-6.7 -18.1 -9.8 3.9 27.8 4.3 16.8 -10.6 15.7
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) RE LOANS SOLD/SERVICED **First Mortgage R.E. Loans Sold **780,774,917 **803,633,183 **2.9 1.5 **%(First Mtg RE Loans Sold	32.66 157,198,144 61.51 23,939,505 254,913,097 1.46 567,202,352 472,301,677 0 0 0 28,952,337	21.2 44.0 4.2 19.5 8.1 10.6 5.2 26.5 N/A N/A	46.17 2,149,578,745 63.26 43,368,506 4,555,414,053 2.46 1,638,091,996 570,845,943 0 0	85.8 2.9 81.2 7.1 68.5 4.5 20.9 N/A N/A	37.81 1,938,111,817 65.76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896	-18.1 -9.8 3.9 27.8 4.3 16.8 -10.6 15.7
### LOANS SOLD/SERVICED * First Mortgage R.E. Loans Sold * First Mortgage R.E. Loans Sold * First Mortgage Servicing Rights Net Worth) * First Mortgage Rights * First Mortgage Righ	157,198,144 61.51 23,939,505 254,913,097 1.46 567,202,352 472,301,677 0 0 0	44.0 4.2 19.5 8.1 10.6 5.2 26.5 N/A N/A	2,149,578,745 63.26 43,368,506 4,555,414,053 2.46 1,638,091,996 570,845,943	85.8 2.9 81.2 7.1 68.5 4.5 20.9 N/A N/A	1,938,111,817 65.76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896	-9.8 3.9 27.8 4.3 16.8 -10.6
First Mortgage R.E. Loans Sold 780,774,917 803,633,183 2.9 1," (First Mtg RE Loans Sold/ First Mtg RE Loans Granted) 61.94 59.02 4.7 AMT of Mortgage Servicing Rights 18,464,904 20,31,234 8.5 Outstanding RE Loans Sold But Serviced 3,719,133,801 3,934,360,190 5.8 4,2 (Mortgage Servicing Rights / Net Worth) 1.30 1.32 1.8 MISC. RE LOAN INFORMATION S-Term (<5 Yrs) R.E. Loan (Exc. MBL) 1,460,631,759 1,490,384,537 2.0 1,5 REVERSE MORTGAGES Federally insured Home Equity Conversion Mortgage (HECM) 0 0 N/A Proprietary Reverse Mortgage Products 1 0 0 N/A RE LOAN TORS OUTSTANDING TORA FIRst Mortgage RE Loans 4,601,826 4,748,110 3.2 TORA TORA TORS OUTSTANDING TORA TORA RE Loans 4,601,826 4,748,110 3.2 TORA TORA PLAGAS TORA TORA Soperated as Commercial Loans 1,747,245 622,232 -64.4 TAT7,245 622,232 -64.4 TREA LOANS DELINQUENT >= 60 Days 1,966,307 2,7402,512 39.1 TOTAL DEL RE. DOANS >= 30 Days 63,262,502 65, 8E LOANS DO >= 30 Days 1,73 1,69 1,73 1,69 1,73 1,69 1,73 1,69 1,73 1,69 1,73 1,69 1,73 1,74 1,	61.51 23,939,505 254,913,097 1.46 567,202,352 472,301,677 0 0 0	4.2 19.5 8.1 10.6 5.2 26.5 N/A N/A N/A	63.26 43,368,506 4,555,414,053 2.46 1,638,091,996 570,845,943	2.9 81.2 7.1 68.5 4.5 20.9 N/A N/A	65.76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896	3.9 27.8 4.3 16.8 -10.6 15.7
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted) 61.94 59.02 4.7 AMT of Mortgage Servicing Rights 18,464,904 20,031,234 5.8 4.7 (Mortgage Servicing Rights / Net Worth) 1.30 1.32 1.8 MISC. RE LOAN INFORMATION SFerm (≤5 Yrs) R.E. Loan (Exc. MBL) R.E. Lns also Commercial Lns¹ 303,818,760 373,249,156 22.9 4.7 REVERSE MORTGAGES Federally Insured Home Equity Conversion Mortgage (HECM) Proprietary Reverse Mortgage 0	61.51 23,939,505 254,913,097 1.46 567,202,352 472,301,677 0 0 0	4.2 19.5 8.1 10.6 5.2 26.5 N/A N/A N/A	63.26 43,368,506 4,555,414,053 2.46 1,638,091,996 570,845,943	2.9 81.2 7.1 68.5 4.5 20.9 N/A N/A	65.76 55,441,553 4,752,192,282 2.87 1,465,011,582 660,535,896	3.9 27.8 4.3 16.8 -10.6 15.7
Outstanding RE Loans Sold But Serviced 3,719,133,801 3,934,360,190 5.8 4,2 % (Mortgage Servicing Rights / Net Worth) 1.30 1.32 1.8 MISC, RE LOAN INFORMATION 1.30 1.32 1.8 S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	254,913,097 1.46 5667,202,352 472,301,677 0 0 0 28,952,337	8.1 10.6 5.2 26.5 N/A N/A N/A	4,555,414,053 2.46 1,638,091,996 570,845,943	7.1 68.5 4.5 20.9 N/A N/A	4,752,192,282 2.87 1,465,011,582 660,535,896	4.3 16.8 -10.6 15.7
Misc. Re LOAN INFORMATION 1.30 1.32 1.8	1.46 567,202,352 472,301,677 0 0 0 28,952,337	10.6 5.2 26.5 N/A N/A N/A	2.46 1,638,091,996 570,845,943 0 0	68.5 4.5 20.9 N/A N/A	2.87 1,465,011,582 660,535,896	16.8 -10.6 15.7
MISC. RE LOAN INFORMATION S.Term (<5 Yrs) R.E. Loan (Exc. MBL) 1,460,631,759 1,490,384,537 2.0 1,5	567,202,352 472,301,677 0 0 0 28,952,337	5.2 26.5 N/A N/A N/A	1,638,091,996 570,845,943 0 0	4.5 20.9 N/A N/A	1,465,011,582 660,535,896	-10.6 15.7
S-Term (<5 Yrs) R.E. Loan (Exc. MBL) R.E. Los also Commercial Lns ¹ 303,818,760 373,249,156 22.9 4 REVERSE MORTGAGES Federally Insured Home Equity Conversion Mortgage (HECM) 0 0 N/A Proprietary Reverse Mortgage Products 0 0 0 N/A RELOAN TORS OUTSTANDING TORA First Mortgage RE Loans 1 33,070,119 32,760,812 0.9 1DR Other RE Loans 1 4,601,826 4,748,110 3.2 1TO ald TOR First and Other RE Loans 37,671,945 37,508,922 0.4 1DR RE Loans Also Reported as Commercial Loans¹ 1,747,245 622,232 64.4 REAL ESTATE LOAN DELINQUENCY REL LOANS DELINQUENT > =60 Days¹ First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 10,251,776 15,329,766 49.5 First Mortgage Al Rate 1,535,635 3,603,142 134.6 1,5	472,301,677 0 0 0 28,952,337	26.5 N/A N/A N/A	570,845,943 0 0	20.9 N/A N/A	660,535,896	15.7
R.E. Lns also Commercial Lns ¹ REVERSE MORTGAGES 1	472,301,677 0 0 0 28,952,337	26.5 N/A N/A N/A	570,845,943 0 0	20.9 N/A N/A	660,535,896	15.7
REVERSE MORTGAGES Federally Insured Home Equity Conversion Mortgage (HECM) 0 0 N/A	0 0 0 0 28,952,337	N/A N/A N/A	0	N/A N/A	0	
Federally Insured Home Equity Conversion Mortgage (HECM)	0 0 28,952,337	N/A N/A	0	N/A		
Proprietary Reverse Mortgage Products	0 0 28,952,337	N/A N/A	0	N/A		
Total Reverse Mortgages	28,952,337	N/A			0	N/A
RE LOAN TDRS OUTSTANDING	28,952,337		0	N/A		N/A
TDR First Mortgage RE Loans 33,070,119 32,760,812 -0.9 TDR Other RE Loans 4,601,826 4,748,110 3.2 Total TDR First and Other RE Loans 37,671,945 37,509,922 -0.4 TDR RE Loans Also Reported as Commercial Loans 1,747,245 622,232 -64.4 REAL ESTATE LOAN DELINQUENCY REAL ESTATE LOAN DELINQUENCY First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 10,251,776 15,329,766 49.5 First Mortgage Adj Rate (includes Balloon/Hybrids > 5 yrs) 4,447,062 6,798,481 52.9 Other R.E. Fixed Rate 3,461,834 1,671,123 -51.7 Other R.E. Adj. Rate 1,535,635 3,603,142 134.6 TOTAL DEL R.E. DELINQUENT >= 60 Days 19,696,307 27,402,512 39.1 DELINQUENT 30 to 59 Days First Mortgage 36,379,341 32,670,323 -10.2 Other 7,186,854 7,325,428 1.9 TOTAL DEL R.E. JOANS >= 30 Days 63,262,502 65, 382,502 65, 8E LOANS DQ >= 30 Days 1.73 1.69 -1.9 % R.E. LOANS DQ >= 30 Days 1.73 1.69 -1.9 % R.E. LOANS DQ >= 60 Days		11.6		i	0	N/A
TDR Other RE Loans 4,601,826 4,748,110 3.2 Total TDR First and Other RE Loans 37,671,945 37,508,922 -0.4 TDR RE Loans Also Reported as Commercial Loans 1,747,245 622,232 -64.4 REAL ESTATE LOAN DELINQUENCY R.E. LOANS DELINQUENT >=60 Days First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 10,251,776 15,329,766 49.5 First Mortgage Adj Rate (includes Balloon/Hybrids > 5 yrs) 4,447,062 0,798,481 52.9 Other R.E. Fixed Rate 3,461,834 1,671,123 -51.7 Other R.E. Adj. Rate 1,535,635 3,603,142 134.6 TOTAL DEL RE. DELINQUENT >= 60 Days 19,696,307 27,402,512 39.1 DELINQUENT 30 to 59 Days First Mortgage 36,379,341 32,670,323 -10.2 Other 7,186,854 7,325,428 1.9 TOTAL DEL RE 30 to 59 Days 43,566,195 39,995,751 -8.2 TOTAL DEL RE 30 to 59 Days 43,566,195 39,995,751 -8.2 TOTAL DEL RE 30 to 59 Days 43,566,195 39,995,751 -8.2 TOTAL DEL RE. LOANS >= 30 Days 63,262,502 67,398,263 6.5 RE LOAN DELINQUENCY RATIOS % R.E. LOANS DA >= 30 Days 1,73 1,69 -1,9 % R.E. LOANS DA >= 60 Days 0,64 0,66) 28.1			 			
Total TDR First and Other RE Loans 37,671,945 37,508,922 -0.4	5.601.360		24,970,283	-13.8	19,439,080	-22.2
TDR RE Loans Also Reported as Commercial Loans ¹ 1,747,245 622,232 -64.4 REAL ESTATE LOAN DELINQUENCY First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 10,251,776 15,329,766 49.5 First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 4,447,062 6,798,481 52.9 Other R.E. Fixed Rate 3,461,834 1,671,123 -51.7 Other R.E. Adj. Rate 1,535,635 3,603,142 134.6 TOTAL DEL R.E. DELINQUENT >= 60 Days 19,696,307 27,402,512 39.1 DELINQUENT 30 to 59 Days First Mortgage 36,379,341 32,670,323 -10.2 Other 7,186,854 7,325,428 1.9 TOTAL DEL R.E. DELINQUENCY S 30 Days 43,566,195 39,995,751 -8.2 TOTAL DEL R.E. LOANS >= 30 Days 63,262,502 67,398,263 6.5 RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days 1.73 1.69 -1.9 % R.E. LOANS DQ >= 30 Days 1.9 % R.E. LOANS DQ >= 60 Days 1.9	.,,	18.0	5,617,964	0.3		-8.8
REAL ESTATE LOAN DELINQUENCY R.E. LOANS DELINQUENT > =60 Days ¹ First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 10,251,776 15,329,766 49.5 First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs) 4,447,062 6,798,481 52.9 Other R.E. Fixed Rate 3,461,834 1,671,123 -51.7 Other R.E. Adj, Rate 1,535,635 3,603,142 134.6 TOTAL DEL R.E. DELINQUENT >= 60 Days 19,696,307 27,402,512 39.1 DELINQUENT 30 to 59 Days First Mortgage 36,379,341 32,670,323 -10.2 Other 7,186,854 7,325,428 1.9 TOTAL DEL R.E. DELINQUENT >= 60 Days 43,566,195 39,995,751 -8.2 TOTAL DEL R.E. LOANS >= 30 Days 63,262,502 67,398,263 6.5 RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days 1.73 1.69 -1.9 % R.E. LOANS DQ >= 30 Days 0.64 0.69 28.1	34,553,697	-7.9	30,588,247	-11.5	24,560,406	-19.7
RE. LOANS DELINQUENT > =60 Days ¹ First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 10,251,776 15,329,766 49.5 First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	2,139,600	243.9	4,352,928	103.4	4,424,832	1.7
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) 10,251,776 15,329,766 49.5 First Mortgage Adj Rate (includes Balloon/Hybrids > 5 yrs) 4,447,062 6,798,481 52.9 Other R.E. Fixed Rate 3,461,834 1,671,123 5-1.7 Other R.E. Adj. Rate 1,535,635 3,603,142 134.6 TOTAL DEL R.E. DELINQUENT >= 60 Days 19,696,307 27,402,512 39.1 DELINQUENT 30 to 59 Days First Mortgage 36,379,341 32,670,323 -10.2 Other 7,186,854 7,325,428 1.9 TOTAL DEL R.E. DELINQUENT S0 to 59 Days 43,566,195 39,995,751 8-2 TOTAL DEL R.E. LOANS >= 30 Days 63,262,502 67,399,263 6.5 RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days 1.9 % R.E. LOANS DQ >= 30 Days 1.9 % R.E. LOANS D> >= 60 Days 0.64 0.69 28.1						
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	14,784,841	-3.6	10,112,466	-31.6	10,433,724	3.2
Other R.E. Fixed Rate 3,461,834 1,671,123 -51.7 Other R.E. Adj. Rate 1,535,635 3,603,142 134.6 TOTAL DEL RE. DELINQUENT >= 60 Days 19,696,307 27,402,512 39.1 DELINQUENT 30 to 59 Days First Mortgage 36,379,341 32,670,323 -10.2 Other 7,186,854 7,325,428 1.9 TOTAL DEL RE 30 to 59 Days 43,566,195 39,995,751 -8.2 TOTAL DEL RE. LOANS >= 30 Days 63,262,502 67,398,263 6.5 RE LOAN DELINQUENCY RATIOS 68,261,502 67,398,263 1.9 % R.E. LOANS DQ >= 30 Days 1.73 1.69 -1.9 % R.E. LOANS DQ >= 60 Days 0.54 0.69 28.1	6,027,828	-11.3	5,441,201	-9.7	6,014,450	10.5
Other R.E. Adj. Rate 1,535,635 3,603,142 134.6 TOTAL DEL RE. DELINQUENT >= 60 Days 19,696,307 27,402,512 39.1 DELINQUENT 30 to 59 Days First Mortgage 36,379,341 32,670,323 -10.2 Other 7,186,854 7,325,428 1.9 TOTAL DEL RE 30 to 59 Days 43,566,195 39,995,751 -8.2 TOTAL DEL RE. LOANS >= 30 Days 63,262,502 67,399,263 6.5 RE LOAN DELINQUENCY RATIOS 63,262,502 67,399,263 6.5 RE LOANS DQ >= 30 Days 1,73 1,69 -1,9 % R.E. LOANS DQ >= 60 Days 0,54 0,69 28.1	1,411,184	-11.5	926,234	-34.4	1,142,221	23.3
TOTAL DEL R.E. DELINQUENT >= 60 Days 19,696,307 27,402,512 39.1 DELINQUENT 30 to 59 Days First Mortgage 36,379,341 32,670,323 -10.2 Other 7,186,854 7,325,428 1.9 TOTAL DEL RE 30 to 59 Days 43,566,195 39,995,751 -8.2 TOTAL DEL RE, LOANS >= 30 Days 63,262,502 67,398,263 6.5 RE LOAN DELINQUENCY RATIOS 8 RE, LOANS DQ >= 30 Days 1.73 1.69 -1.9 % R.E, LOANS DQ >= 60 Days 0.64 0.69 28.1	3,530,797	-2.0	3,621,466	2.6		3.8
DELINQUENT 30 to 59 Days First Mortgage 36,379,341 32,670,323 -10.2 Other 7,186,854 7,325,428 1.9 TOTAL DEL RE 30 to 59 Days 43,566,195 39,995,751 -8.2 TOTAL DEL RE. LOANS >= 30 Days 63,262,502 67,398,263 6.5 RE LOAN DELINQUENCY RATIOS 8 R.E. LOANS DQ >= 30 Days 1.73 1.69 -1.9 % R.E. LOANS DQ >= 60 Days 0.54 0.69 28.1	25,754,650	-6.0	20,101,367	-22.0		6.2
First Mortgage 36,379,341 32,670,323 -10.2 Other 7,186,854 7,325,428 1.9 TOTAL DEL RE 30 to 59 Days 43,566,195 33,995,751 -8.2 TOTAL DEL RE. LOANS >= 30 Days 63,262,502 67,398,263 6.5 RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days 1.73 1.69 -1.9 % R.E. LOANS DQ >= 60 Days 0.64 0.69 28.1	20,101,000	0.0	20,101,001		21,011,010	0.2
Other 7,186,854 7,325,428 1.9 TOTAL DEL RE 30 to 59 Days 43,566,195 39,995,751 -8.2 TOTAL DEL RE. LOANS >= 30 Days 63,262,502 67,398,263 6.5 RE LOAN DELINQUENCY RATIOS 8 R.E. LOANS DQ >= 30 Days 1.73 1.69 -1.9 % R.E. LOANS DQ >= 60 Days 0.54 0.69 28.1	38,277,146	17.2	23,512,043	-38.6	26,523,920	12.8
TOTAL DEL RE 30 to 59 Days 43,566,195 39,995,751 -8.2 TOTAL DEL RE, LOANS >= 30 Days 63,262,502 67,398,263 6.5 RE LOAN DELINQUENCY RATIOS 1.73 1.69 -1.9 % R.E. LOANS DQ >= 30 Days 0.54 0.69 28.1	7,646,260	4.4	3,799,941	-50.3	4,240,928	11.6
RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days 1.73 1.69 -1.9 % R.E. LOANS DQ >= 60 Days 0.54 0.69 28.1	45,923,406	14.8	27,311,984	-40.5	30,764,848	12.6
% R.E. LOANS DQ >= 30 Days 1.73 1.69 -1.9 % R.E. LOANS DQ >= 60 Days 0.54 0.69 28.1	71,678,056	6.4	47,413,351	-33.9	52,112,696	9.9
% R.E. LOANS DQ >= 60 Days 0.54 0.69 28.1						
	1.63	-3.5	0.94	-42.5	1.00	6.1
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	0.59	-14.7	0.40	-32.2	0.41	2.6
TDR First Mortgage RE Loans Delinquent >= 60 Days 4,099,668 3,674,172 -10.4	2,480,608	-32.5	3,088,553	24.5	2,667,954	-13.6
TDR Other RE Loans Delinquent >= 60 Days 567,301 1,026,282 80.9	1,045,823	1.9	908,071	-13.2	568,510	-37.4
Total TDR First and Other RE Loans Delinquent >= 60 Days	3,526,431	-25.0	3,996,624	13.3	3,236,464	-19.0
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE 12.39 12.53 1.2	10.21	-18.6	13.07	28.0	13.18	0.9
1st and Other RE 12.39 12.53 1.2 TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 12.50 1.2	10.21	-10.0	13.07	20.0	13.10	0.9
Days 12 256,847 0 -100.0	0	N/A	0	N/A	0	N/A
% TDR RE Lns also Reported as Commercial Loans Delinquent >=						
60 Days / Total TDR RE Lns also Reported as Commercial Loans 12						ŀ
14.70 0.00 -100.0	0.00	N/A	0.00	N/A	0.00	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:						
* Total 1st Mortgage Lns Charged Off 936,499 306,579 -67.3	376,460	22.8	714,126	89.7	123,054	-82.8
* Total 1st Mortgage Lns Recovered 675,834 67,765 -90.0	59,740	-11.8	60,583	1.4	150,772	148.9
* NET 1st MORTGAGE LN C/Os 260,665 238,814 -8.4	316,720	32.6	653,543	106.3	-27,718	-104.2
** Net Charge Offs - 1st Mortgage Loans			_			
/ Avg 1st Mortgage Loans 0.01 0.01 -14.2	0.01	22.1	0.02	77.9		-103.8
* Total Other RE Lns Charged Off 1,135,361 1,540,353 35.7	708,413	-54.0	496,445	-29.9		17.0
* Total Other RE Lns Recovered 574,514 596,991 3.9	810,947	35.8	406,308	-49.9		37.1
* NET OTHER RE LN C/Os 560,847 943,362 68.2	-102,534	-110.9	90,137	187.9	23,855	-73.5
** %Net Charge Offs Other RE Loans / Avg Other RE Loans 0.06 0.08 50.9 Amounts are year-to-date and the related % change ratios are annualized.	0.04	-109.8	0.01	183.4	0.00	-73.6
*Amounts are year-to-date and the related % change ratios are annualized. *** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	-0.01					
# Means the number is too large to display in the cell	-0.01					
# means the number is too large to display in the cell Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy of	-0.01	use fluctuation	ons from prior cycles	l .	1	
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR		o naotuatioi	prior cyclos.			
This policy change may result in a decline in delinquent loans reported as of June 2012.	change may ca					13. RELoans 2

Return to cover 03/07/2022		For Charter : Count of CU :			-				
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Gro	up: All *	MAILING_STATE	= 'MO' * '	ype Included: Fee	derally
	Count of Cl	J in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
COMMERCIAL LOANS			Ĭ		Ĭ				Ĭ
Commercial Loans to Members 13	306,661,554	366,954,467	19.7	474,471,166	29.3	538,121,400	13.4	610,404,460	13.4
Purchased Commercial Loans or Participations to									
Nonmembers ¹³	34,810,350	44,866,359		53,498,266	19.2	92,813,243	73.5	119,239,968	28.5
Total Commercial Loans 13	341,471,904	411,820,826		527,969,432		630,934,643	19.5		15.6
Unfunded Commitments 13 TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1	15,570,012 341,471,904	44,595,368 411,820,826		69,804,507 527,969,432	56.5	70,550,038 630,934,643	1.1 19.5	86,547,683 729,644,428	22.7 15.6
%(Total Commercial Loans / Total Assets)	2.54	2.94		3.49	28.2 18.8	3.45	-1.2	729,644,426	3.5
NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1	2.04	2.54	10.0	3.49	10.0	3.43	-1.2	3.37	3.3
Number of Outstanding Commercial Loans to Members	1,199	1,349	12.5	1,640	21.6	1,802	9.9	1,864	3.4
Number of Outstanding Purchased Commercial Loans or	,	,		,				,	
Participation Interests to Nonmembers	125	150		109	-27.3	150	37.6	218	45.3
Total Number of Commercial Loans Outstanding	1,324	1,499	13.2	1,749	16.7	1,952	11.6	2,082	6.7
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	40 407 407	19,850,643	40.4	00 500 040	40.0	51,106,543	70.0	77,712,858	50.4
Construction and Development Farmland	13,407,167 3,699,434	3,526,752		29,506,613 4,144,261	48.6 17.5	12,728,425	73.2 207.1	16,789,096	52.1 31.9
Non-Farm Residential Property	3,699,434 N/A	3,526,752 N/A		4,144,261 N/A	11.5	12,728,425 N/A	201.1	16,789,096 N/A	31.9
Multifamily	36,080,883	43,026,581		80,426,400	86.9	115,270,496	43.3	154,846,464	34.3
Owner Occupied, Non-Farm, Non-Residential Property	141,102,188	158,717,763		178,143,579		180,550,429	1.4		-1.7
Non-Owner Occupied, Non-Farm, Non-Residential Property	109,529,087	148,127,417	35.2	180,080,824		211,190,050	17.3	233,634,627	10.6
Total Real Estate Secured Commercial Loans	303,818,759	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	660,535,896	15.7
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
MEMBERS) 1	SEE OCO	782,581	19.3	060 670	40.0	990 670	2.4	248,055	70.4
Loans to finance agricultural production and other loans to farmers	655,866 34,877,580	782,581 35,710,941		862,670 53,273,192	10.2 49.2	889,673 56,634,781	3.1 6.3	248,055 66,895,058	-72.1 18.1
Commercial and Industrial Loans Unsecured Commercial Loans	1,371,089	1,138,169			-3.9	2,265,744	107.2	1,063,201	-53.1
Unsecured Revolving Lines of Credit (Commercial Purpose)	748,610	939,979		438,398	-53.4	298,502	-31.9	902,218	
Total Non-Real Estate Secured Commercial Loans	37,653,145	38,571,670		55,667,755		60,088,700	7.9		
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE 1									
Number - Construction and Development	23	43	87.0	52	20.9	54	3.8	83	53.7
Number - Farmland	14	14			14.3	35	118.8	47	34.3
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		N/A	
Multifamily	128	138			35.5	249	33.2	314	
Number - Owner Occupied, Non-Farm, Non-Residential Property Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	312	367		395 314	7.6	430	8.9 15.6	421	-2.1 3.9
Total Number of Real Estate Secured Commercial Loans	289 766	302 864		964	4.0 11.6	363 1,131	17.3	377 1,242	9.8
Number - Loans to finance agricultural production and other loans to farmers	17	21		24		25	4.2		-72.0
Number - Commercial and Industrial Loans	439	531				664	-1.2	757	14.0
Number - Unsecured Commercial Loans	43	38				78	105.3	22	-71.8
Number - Unsecured Revolving Lines of									
Credit (Commercial Purpose)	59	45		51	13.3	54	5.9	54	0.0
Total Number of Non-Real Estate Secured Commercial Loans	558	635	13.8	785	23.6	821	4.6	840	2.3
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1 * Member Commercial Loans Granted YTD	95,183,300	143,632,008	50.9	217,359,822	51.3	184,883,315	-14.9	186,547,309	0.9
* Purchased or Participation Interests to Nonmembers	6,599,551	14,495,319		25,887,143		39,110,853	51.1	46,813,541	
DELINQUENCY - COMMERCIAL LOANS ²	0,000,001	14,400,010	113.0	20,007,140	70.0	55,110,055	31.1	40,010,041	13.7
30 to 59 Days Delinquent	3,200,996	3,594,576	12.3	4,681,729	30.2	5,335,930	14.0	3,999,480	-25.0
60 to 179 Days Delinquent	2,290,001	3,732,786		937,955		550,243	-41.3	4,811,252	
180 to 359 Days Delinquent	16,918	449,549	2,557.2	2,604,179	479.3	249,121	-90.4	161,995	-35.0
> = 360 Days Delinquent	312,344	247,901		136,461	-45.0	140,132	2.7	0	-100.0
Total Del Loans - All Types (>= 60 Days)	2,619,263	4,430,236	69.1	3,678,595	-17.0	939,496	-74.5	4,973,247	429.4
COMMERCIAL LOAN DELINQUENCY RATIOS 1								_	
% Comm Lns > = 30 Days Delinquent % Comm Lns >= 60 Days Delinquent (Reportable, delinquency)	1.70	1.95		1.58	-18.7	0.99	-37.2	1.23	23.6
% Comm Lns >= 60 Days Delinquent (Reportable delinquency) COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1	0.77	1.08	40.2	0.70	-35.2	0.15	-78.6	0.68	357.7
*Total Comm Lns Charge Offs	1,485,219	326,085	-78.0	233,092	-28.5	632,056	171.2	189,535	-70.0
*Total Comm Lns Recoveries	552,451	209,235		44,328	-78.8	16,478	-62.8	26,016	
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in	552,151	200,200	U	,520		15, 776	J.L.0	25,510	00
Comm Lns above) 1									
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
MISCELLANEOUS LOAN INFORMATION: 1		070		496		emc		005	
Real Estate Loans also Reported as Commercial Loans Agricultural Related Commercial Loans	303,818,760	373,249,156		472,301,677	26.5 16.2	570,845,943	20.9	660,535,896 17.037.151	
Agricultural Related Commercial Loans Number of Outstanding Agricultural Related Loans	4,355,300 31	4,309,333 35		5,006,931 40		13,618,098 60	172.0 50.0		
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	31	35	12.9	40	14.3	60	50.0	54	-10.0
	3,867,400	5,630,693	45.6	12,386,299	120.0	14,823,977	19.7	15,838,863	6.8
*Commercial Loans and Participations Sold -no servicing rights- YTD	0	0		1,600,000	N/A	16,425	-99.0	0	
Commercial SBA Loans Outstanding	3,929,808	3,484,194		4,911,347	41.0	4,237,625	-13.7	3,208,011	-24.3
Number of Commercial SBA Loans Outstanding	24	18		28		44	57.1	18	-59.1
Total Member Business Loans - (NMBLB)	376,096,064	431,812,680		541,475,513		623,733,395	15.2	673,856,764	
%(NMBLB / Total Assets) * Amounts are year-to-date and the related % change ratios are annualized.	2.79	3.09	10.5	3.58	16.2	3.41	-4.8	3.30	-3.3
*Amounts are year-to-date and the related % change ratios are annualized. 1 Reporting requirements for loans were changed with September 2017 cycle to accommodate the reg	sulatory definition of -	nmmarcial loons This	noline of -	nna may cours flu-t-	atione fro	nrior cyclec		L	
					mon enous	рны сушей.			—
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporti									

	Invo	stments, Cash, & Cas	h Equiva	lonte		l			г -
Return to cover	ilive	For Charter :		ients					
03/07/2022		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * MAI	LING_STATE = 'MO' *	Type Inc	luded: Federally Insu	red
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	22,110,901	10,789,292	-51.2	7,256,506	-32.7	N/A		N/A	
Held to Maturity 1-3 yrs	49,184,492	52,620,938		80,621,962	53.2	N/A		N/A	
Held to Maturity 3-5 yrs	29,610,711	44,084,252		6,516,166	-85.2	N/A		N/A	
Held to Maturity 5-10 yrs	8,288,917	5,457,112		3,809,563	-30.2	N/A		N/A	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	0	137,988		0	-100.0	N/A		N/A	
TOTAL HELD TO MATURITY	109,195,021	113,089,582	3.6	98,204,197	-13.2	N/A		N/A	
Allowance for Credit Losses on Held to Maturity Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	257,113,685	259,726,344	1.0	395,889,624	52.4	N/A		N/A	
Available for Sale 1-3 yrs	605,087,015	643,520,817		638,316,223	-0.8	N/A		N/A	_
Available for Sale 3-5 yrs	875,587,477	679,422,831		472,483,802	-30.5	N/A		N/A	
Available for Sale 5-10 yrs	106,340,830	129,139,920		126,275,867	-2.2	N/A		N/A	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	1,191,876	4,210,529		1,449,701	-65.6	N/A		N/A	
TOTAL AVAILABLE FOR SALE	1,845,320,883	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A		N/A	-
Trading < 1 year	0	0	N/A	0	N/A	N/A		N/A	
Trading < 1 year Trading 1-3 years	0			0	N/A N/A	N/A N/A		N/A N/A	1
Trading 1-5 years Trading 3-5 years	0	_		0	N/A	N/A		N/A	
Trading 5-10 years	18,421,102	0		67,831,186	N/A	N/A		N/A	
Trading 3-10 years	N/A	N/A		N/A	1471	N/A		N/A	
Trading > 10 years	0	0		0	N/A	N/A		N/A	
TOTAL TRADING	18,421,102	0		67,831,186	N/A	N/A		N/A	
Equity Securities <= 1 Year	N/A N/A	N/A N/A		0		2,165,247	N/A	15,339,613	608.4
Equity Securities > 1-3 Years Equity Securities > 3-5 Years	N/A N/A	N/A N/A		0		2,231,680	N/A N/A	1,447,334	
Equity Securities > 5-10 Years	N/A	N/A		0		24,729,400	N/A	98,283,555	
Equity Securities > 10 Years	N/A	N/A		0		0	N/A	0	
TOTAL EQUITY SECURITIES	N/A	N/A		0		29,126,327	N/A	115,070,502	295.1
7 5 7 110 25 117							11/4	20.004	
Trading Debt Securities <= 1 Year Trading Debt Securities > 1-3 Years	N/A N/A	N/A N/A		0		0	N/A N/A	66,881	
Trading Debt Securities > 1-3 Years Trading Debt Securities > 3-5 Years	N/A	N/A		0		0	N/A	86,528,562	
Trading Debt Securities > 5-10 Years	N/A	N/A		0		77,823,105	N/A	00,020,002	
Trading Debt Securities > 10 Years	N/A	N/A		0		0	N/A	282,645	
TOTAL TRADING DEBT SECURITIES	N/A	N/A		0		77,823,105	N/A	86,878,088	11.6
Available-for-Sale Debt Securities <= 1 Year	N/A N/A	N/A		0		570,401,425	N/A	355,536,115	
Available-for-Sale Debt Securities > 1-3 Years Available-for-Sale Debt Securities > 3-5 Years	N/A N/A	N/A N/A		0		1,006,353,571 492,226,056	N/A N/A	796,017,013 1,204,634,478	
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		0		379,577,787	N/A	726,549,656	
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		0		12,428,374	N/A	45,143,142	
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A		0		2,460,987,213	N/A	3,127,880,404	27.1
Held to Methods Debt Connection and Versi	N/A	N/A		0		04 500 740	N1/A	44.007.000	546
Held-to-Maturity Debt Securities <= 1 Year Held-to-Maturity Debt Securities > 1-3 Years	N/A N/A	N/A N/A		0		31,592,716 94,646,756	N/A N/A	14,287,206 88,339,949	
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		0		20,182,920	N/A	45,842,390	
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		0		2,348,120	N/A	7,850,677	234.3
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		0		976,087	N/A	3,203,177	228.2
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	N/A		0		149,746,599	N/A	159,523,399	6.5
Allowance for Credit Losses on Held to Maturity Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 vr	1,061,188,136	981.244.214	-7.5	1,320,174,578	34.5	2,470,711,819	87.2	3,027,398,487	22.5
Other Investments < 1 yr Other Investments 1-3 yrs	306,291,831	295,692,087		285,621,246	-3.4	265,356,055	-7.1	273,999,638	
Other Investments 1-5 yrs Other Investments 3-5 yrs	84,686,534	66,111,841		49,472,855	-25.2	76,185,321	54.0	105,038,769	
Other Investments 5-10 yrs	9,435,955	5,711,579			-45.5				
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,701,262	2,195,544	29.1	3,029,430	38.0	3,264,970	7.8	2,721,569	-16.6
TOTAL Other Investments	1,463,303,718	1,350,955,265	-7.7	1,661,408,747	23.0	2,821,920,059	69.9	3,419,434,903	21.2
MATURITIES:									
Total Investments < 1 yr	1,340,412,722	1,251,759,850		1,723,320,708	37.7	3,074,871,207	78.4	3,412,628,302	
Total Investments 1-3 yrs	960,563,338	991,833,842		1,004,559,431	1.3	1,368,588,062	36.2	1,159,803,934	
Total Investments 3-5 yrs	989,884,722			528,472,823	-33.1	588,594,297	11.4	1,442,044,199	
Total Investments 5-10 yrs	142,486,804	140,308,611			43.3	490,880,306	144.2	842,960,328	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	2,893,138	6,544,061	126.2	4,479,131	-31.6	16,669,431	272.2	51,350,533	
			-	0.40					
# Means the number is too large to display in the cell	3,436,240,724		-7.5	3,461,859,347	8.9	5,539,603,303	60.0	6,908,787,296	24.7

		Other Investment In	formation						
Return to cover		For Charter :							
03/07/2022		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Door Crown	. All * MA	 	' * Tuma I	naludadi Fadavalli I	
Peer Group: N/A	Count o	f CU in Peer Group :		Nation " Peer Group	: All " IVIA	ILING_STATE = MO	- Type I	nciuded: Federally II	Isurea
	Count o	i co ili reel Gloup .	N/A						
INVESTMENT SUMMARY:	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
NCUA Guaranteed Notes (included in US Gov't Obligations)	2,569,535	2,031,060	-21.0	1,608,915	-20.8	0	-100.0	0	N/A
Total FDIC-Issued Guaranteed Notes	0			0		0		0	
All Other US Government Obligations	124,888,188	153,072,110		154,563,168	1.0	77,868,202	-49.6	38,095,905	
TOTAL U.S. GOVERNMENT OBLIGATIONS	127,457,723	155,103,170	21.7	156,172,083	0.7	77,868,202	-50.1	38,095,905	-51.1
Agency/GSE Debt Instruments (not backed by mortgages)	603,224,562	521,607,988	-13.5	481,524,516	-7.7	568,155,867	18.0	814,604,089	43.4
Agency/GSE Mortgage-Backed Securities	1,159,135,770	1,040,820,342		970,573,839	-6.7	1,913,859,509	97.2	2,266,574,953	
TOTAL FEDERAL AGENCY SECURITIES	1,762,360,332	1,562,428,330		1,452,098,355	-7.1	2,482,015,376	70.9	3,081,179,042	
Securities Issued by States and Political Subdivision in the U.S.	2,673,051	2,629,491		1,660,272	-36.9	8,828,193	431.7	20,821,261	135.8
Privately Issued Mortgage-Related Securities	0	0	N/A	0	N/A	0	N/A	0	
Privately Issued Securities (FCUs only)	0			0		0		0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	425,901	246,402		39,386		30,006	-23.8	21,626	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	425,901	246,402	-42.1	39,386	-84.0	30,006	-23.8	21,626	-27.9
Mutual Funds	5,133,614	4,858,599	-5.4	4,901,969	0.9	7,138,810	45.6	84,755,077	1,087.2
Common Trusts	3,524,192	3,433,659		3,556,581	3.6	3,639,486	2.3	7,541,722	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	8,657,806	8,292,258		8,458,550	2.0	10,778,296	27.4	92,296,799	
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	4,398,297	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	457,469,685	302,498,237	-33.9	348,733,267	15.3	673,956,153	93.3	592,518,359	
Commercial Mortgage Backed Securities OTHER INVESTMENT INFORMATION:	231,697,664	248,863,099	7.4	241,303,057	-3.0	459,896,600	90.6	566,639,166	23.2
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs				<u>-</u>				-	
Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0		0	N/A	0	
Securities per 703.12(b)	0	0		0		0		0	
Deposits/Shares per 703.10(a)	0	С	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,434,984,459	3,177,831,215		3,462,520,718		5,541,989,290	60.1	6,908,631,502	
Investment Repurchase Agreements	0			0		0		0	
Borrowing Repurchase Agreements Placed in Investments									
for Positive Arbitrage	0	0	-	0	N/A	0	N/A	0	
Cash on Deposit in Corporate Credit Unions Cash on Deposit in Other Financial Institutions	125,494,471 604,075,196	109,190,803 555,381,885		156,891,558 386,712,285	43.7 -30.4	377,611,421 536,953,877	140.7 38.9	384,032,661 388,654,108	1.7 -27.6
CUSO INFORMATION	004,075,190	333,361,663	-0.1	360,712,263	-30.4	330,933,677	36.9	366,034,106	-21.0
Value of Investments in CUSO	46,887,762	41,502,091	-11.5	45,619,404	9.9	57,360,408	25.7	60,682,767	5.8
CUSO loans	300,000	9,999,994		6,936,811	-30.6	3,584,109		3,580,772	
Aggregate cash outlays in CUSO	22,795,773	22,593,065	-0.9	31,501,582	39.4	31,321,987	-0.6	32,658,414	4.3
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	1,281,748	N/A	1,319,011	2.9	0	-100.0	1,394,577	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	158,639,065	156,482,012	-1.4	204,814,345	30.9	266,788,142	30.3	239,280,996	-10.3
CREDIT UNION INVESTMENT PROGRAMS	100,009,005	100,462,012	-1.4	204,014,345	30.9	200,700,142	30.3	239,200,990	-10.3
Mortgage Processing	23	22	-4.3	21	-4.5	21	0.0	22	4.8
Approved Mortgage Seller	20			20		21			
Borrowing Repurchase Agreements	0		N/A	1		1	0.0	0	-100.0
Brokered Deposits (all deposits acquired through 3rd party)	2			4		4			
Investment Pilot Program	0			0		0			
Investments Not Authorized by FCU Act (SCU only) Deposits and Shares Meeting 703.10(a)	2			2		2			
Brokered Certificates of Deposit (investments)	32	31		33		36		34	
Charitable Donation Accounts	0			0		0		0	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE	Ĭ		,, (1.7,
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	18,965,463	41,774,971		68,423,348	63.8	82,802,327	21.0		
Other Investments Other Assets	24,340,965	6,181,718		5,718,824	-7.5				
Other Assets Total Assets Used to Fund Employee Benefit Plans or Deferred	116,433,115	141,546,506	21.6	141,348,411	-0.1	168,694,979	19.3	181,653,259	7.7
Compensation Agreements	159,739,543	189,503,195	18.6	215,490,583	13.7	257,524,409	19.5	206,600,778	-19.8
		,,,,,,,,,,		2, .22,000		31,121,100		,,,,,,,,,,,	1
1/ Prior to March 31, 2014, this item included investments purchased for employed	e benefit/deferred comp	ensation plans.							
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	Supplemental Shar	re Information, Off Ba	alanco Sh	hoot & Borrowings					т —
Return to cover	Supplemental Shai	For Charter :		neet, & borrowings					
03/07/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	All * MA	ILING_STATE = 'MO'	* Type I	ncluded: Federally In	sured
	Count o	f CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	3,400,600	1,409,589	-58.5		226.9	1,978,037	-57.1	958,903	-51.5
Accounts Held by Nonmember Public Units	8,222,612	1,914,394	-76.7	2,086,039	9.0	2,481,798	19.0	1,843,302	-25.7
Employee Benefit Member Shares	22,081,557	34,627,568	56.8	27,730,953	-19.9	30,514,118	10.0	30,398,622	-0.4
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	29,762,725	33,458,629	12.4	37,283,534	11.4	41,934,341	12.5	44,902,851	7.1
Dollar Amount of Share Certificates >= \$100,000	544,188,997	531,588,965	-2.3	716,791,374	34.8	746,667,042	4.2	654,857,099	-12.3
Dollar Amount of IRA/Keogh >= \$100,000	276,532,323	266,674,751	-3.6	325,883,457	22.2	320,108,811	-1.8	330,977,555	3.4
Dollar Amount of Share Drafts Swept to Regular Shares or							ı		
Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Share Accounts	308,237,597	352,975,706	14.5	451,649,775	28.0	744,454,794	64.8	1,024,185,883	37.6
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	6,517,312	7,649,812	17.4	7,564,096	-1.1	5,541,977	-26.7	6,838,319	23.4
SAVING MATURITIES									
< 1 year	10,327,540,539	10,787,724,381	4.5	11,570,744,577	7.3	14,599,106,951	26.2	16,869,337,978	15.6
1 to 3 years	767,627,235	738,512,658	-3.8		8.4		-11.9	742,171,095	
> 3 years	389,395,697	402,171,311	3.3		22.9		-4.4	354,093,165	
Total Shares & Deposits	11,484,563,471	11,928,408,350	3.9		7.9		22.6	17,965,602,238	
INSURANCE COVERAGE OTHER THAN NCUSIF	, , , , , , , , , , , , , , , , , , , ,	,, ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, , , , , ,		., .,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Share/Deposit Insurance Other than NCUSIF	7	7	0.0	9	28.6	9	0.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate	32,548,467	34,045,218	4.6		34.6			69,029,806	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	. ,,	. ,,		.,,		,,,,,,		, ,	
COMMERCIAL LOANS							l		
Total Unfunded Commitments for Commercial Loans	15,570,012	44,595,368	186.4	69,804,507	56.5	70.550.038	1.1	86,547,683	22.7
Miscellaneous Commercial Loan Unfunded Commitments (Included In	.,,.	,,,,,,,		,		.,,	ĺ	,	
Categories Above)							ı		
Agricultural Related Commercial Loans	169,646	59,899	-64.7	233,281	289.5	213,575	-8.4	0	-100.0
Construction & Land Development	3,570,088	30,887,136	765.2	49,831,183	61.3	31,993,686	-35.8	29,011,806	-9.3
Outstanding Letters of Credit	181,000	482,070	166.3	260,580	-45.9	310,511	19.2	839,352	170.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	,,,,,	. ,		,		,.		,	
REMAINING LOANS (NON-COMMERCIAL)							l		
Revolving O/E Lines 1-4 Family	519,720,627	569,937,011	9.7	608,674,310	6.8	712,287,165	17.0	823,862,814	15.7
Credit Card Line	996,166,663	1,046,762,663	5.1		3.6		14.0	1,252,523,042	
Unsecured Share Draft Lines of Credit	118,574,917	111,464,089	-6.0		4.6		11.6	138,314,678	
Overdraft Protection Programs	284,026,006	305,875,289	7.7		4.7		4.1	346,317,816	
Residential Construction Loans-Excluding Commercial Purpose	2,693,939	4,790,457	77.8		30.8		130.1	11,760,454	
Federally Insured Home Equity Conversion Mortgages (HECM)	0					0		0	+
Proprietary Reverse Mortgage Products	0					0		0	1
Other Unused Commitments	27,517,022	29,547,835	7.4		-15.1	54,777,114	118.3	26,624,529	
Total Unfunded Commitments for Non-Commercial Loans	1,948,699,174	2,068,377,344	6.1		4.5		14.8	2,599,403,333	
Total Unused Commitments Total Unused Commitments	1,964,269,186	2,112,972,712	7.6		5.6		14.4	2,685,951,016	
%(Unused Commitments / Cash & ST Investments)									
	130.89	149.11	13.9		-21.2		-34.8	73.54	
Unfunded Commitments Committed by Credit Union	1,963,730,475	2,112,546,546	7.6		5.6		14.4	2,684,668,958	
Unfunded Commitments Through Third Party	538,711	426,166	-20.9		55.1	465,157	-29.6	1,282,058	+
Loans Transferred with Recourse 1	376,837,079	513,855,555	36.4		30.2		-34.4	338,714,388	
Pending Bond Claims	1,150,733	320,394	-72.2		-67.4	1,324,500		61,239	
Other Contingent Liabilities	22,140,378	15,923,424	-28.1	9,296,398	-41.6	9,617,507	3.5	10,695,769	11.2
CREDIT AND BORROWING ARRANGEMENTS:	1		_		_				
Num FHLB Members	27	27	0.0	27	0.0	29	7.4	29	0.0
LINES OF CREDIT (Borrowing)	1								\vdash
Total Credit Lines	1,909,671,610	1,960,730,193	2.7		10.8		20.2	2,958,262,244	
Total Committed Credit Lines	55,894,849	53,914,250	-3.5		41.4		15.9	118,296,600	
Total Credit Lines at Corporate Credit Unions	299,050,652	310,341,000	3.8		1.5				
Draws Against Lines of Credit	206,089,643	232,511,178	12.8	184,501,548	-20.6	194,540,940	5.4	130,399,000	-33.0
BORROWINGS OUTSTANDING FROM CORPORATE	1						I		
CREDIT UNIONS	1						<u> </u>		\vdash
Line of Credit Outstanding from Corporate Cus	2,881,125	8,782,576			-84.9			0	
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	2,000,000	N/A	0	-100.0	0	N//
MISCELLANEOUS BORROWING INFORMATION:	1								1
Assets Pledged to Secure Borrowings	1,751,877,050	1,856,055,172	5.9	2,157,510,276	16.2	2,433,802,339	12.8	2,657,799,923	9.
	1								
Amount of Borrowings Subject to Early Repayment at						100 010 007			-100.
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	0	N/A		N/A	129,849,637	N/A	0	_
Amount of Borrowings Subject to Early Repayment at Lenders Option Uninsured Secondary Capital ²	0	500,000						-	_
Amount of Borrowings Subject to Early Repayment at Lenders Option		500,000						-	

	Miscel	aneous Information, I	Programs, S	Services					
Return to cover		For Charter :							†
03/07/2022		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	ation * Peer Group: Al	I * MAILING	_STATE = 'MO' * Type	Included	d: Federally Insured S	tate
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
MEMBERSHIP:									
Num Current Members	1,452,892	1,507,778	3.8	1,534,442	1.8	1,572,681	2.5	1,593,862	1.3
Num Potential Members	33,190,253	33,019,377		34,552,290	4.6		1.4	35,515,189	
% Current Members to Potential Members	4.38			4.44	-2.7		1.1	4.49	
* % Membership Growth	2.64	3.78		1.77	-53.2		40.9	1.35	
Total Num Savings Accts	2,739,099	2,837,355	3.6	2,880,122	1.5	2,996,342	4.0	3,071,742	2.5
EMPLOYEES:									
Num Full-Time Employees	3,779	3,966		4,115	3.8		3.1	4,209	-0.8
Num Part-Time Employees	352	340	-3.4	287	-15.6	269	-6.3	236	-12.3
BRANCHES:									
Num of CU Branches	321	322		324	0.6		-1.9	319	0.3
Num of CUs Reporting Shared Branches	30			29			0.0	27	
Plan to add new branches or expand existing facilities	14	15	7.1	19	26.7	17	-10.5	14	-17.6
MISCELLANEOUS LOAN INFORMATION:	4 200 405 222	4 700 000 100		F 400 FFF 100	10 -	7044040 500	20.0	7 500 004 015	
**Total Amount of Loans Granted YTD	4,392,465,382			5,438,555,196	13.7	7,214,210,536	32.6	7,582,024,245	
**Total PALs I and II Loans Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Commercial Loans	32	32	0.0	33	3.1	34	3.0	N/A	
Credit Builder	27	26		26			-3.8	12	-52.0
Debt Cancellation/Suspension	4			5			-20.0		-32.0
Direct Financing Leases	0			0		1	-20.0 N/A	N/A	\vdash
Indirect Commercial Loans	8			8		8	0.0	N/A	-
Indirect Consumer Loans	33			32			0.0		
Indirect Consumer Edans Indirect Mortgage Loans	8			11	0.0		0.0	N/A N/A	
Interest Only or Payment Option 1st Mortgage Loans	11			11	0.0		0.0		\vdash
Micro Business Loans	12			12			8.3	N/A	
Micro Consumer Loans	11			11			0.0	· ·	+
Overdraft Lines of Credit	57			53			0.0		
Overdraft Protection	52			50			-2.0		
Participation Loans	39			44			6.8		
Pay Day Loans	16			16			-12.5	N/A	
Real Estate Loans	74			67			0.0	· ·	
Refund Anticipation Loans	2			2			-50.0		
Risk Based Loans	76			71			-2.8		
Share Secured Credit Cards	29			30			0.0		
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	77	77	0.0	76	-1.3	75	-1.3	N/A	
Commercial Share Accounts	44			43	0.0		-2.3	N/A	
Check Cashing	60			61			0.0		
First Time Homebuyer Program	14			16			6.3	17	0.0
Health Savings Accounts	12			13			0.0	N/A	
Individual Development Accounts	2			3			0.0	N/A	
In-School Branches	1			1	0.0		0.0		-100.0
Insurance/Investment Sales	35			35	0.0		-2.9	N/A	<u> </u>
International Remittances	20			20	0.0		5.0		
Low Cost Wire Transfers	75			72			-2.8		-4.3
**Number of International Remittances Originated YTD	4,162	4,461	7.2	4,250	-4.7	3,800	-10.6	4,546	19.6
MERGERS/ACQUISITIONS:									<u> </u>
Completed Merger/Acquisition Qualifying for									2.0
Business Combo Acctng	13	13	0.0	14	7.7	14	0.0	14	0.0
Adjusted Retained Earnings Obtained through Business Combinations	17,042,824	19,237,034	12.9	22,413,114	16.5	22,665,750	1 1	25,717,875	13.5
Fixed Assets - Capital & Operating Leases	17,042,824	19,237,034	12.9	22,413,114	10.5	22,000,750	1.1	25,717,875	13.5
Aggregate of Future Capital and Operating Lease Pmts			1						
on Fixed Assets (not discounted to PV)	33,195,608	29,249,548	-11.9	33,854,037	15.7	33,763,523	-0.3	34,795,183	3.1
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (o		20,240,040	-11.5	30,004,037	10.7	33,703,323	-0.5	34,733,103	5.1
·	i no annuanzing)								
** Amount is year-to-date and the related % change ratio is annualized.									<u> </u>
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		Information Technolog							
Return to cover		For Charter :		у	-				
03/07/2022		Count of CU:			 		\vdash		
CU Name: N/A		Asset Range :							(
Peer Group: N/A				Nation * Peer	Group:	AII * MAILING	STATE =	'MO' * Tyne	
1 cor Group.	Count of CU in			Nution 1 cci	Oloup. 7	an impailmed_	JOIAIL I	шо турс	
	Journ of com	Cor Group .	10/2						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Cha	Dec-2020	% Chg	Dec-2021	% Chg
	500 2017	DCC 2010	70 Ong	Dec 2010	70 Ong	500 2020	70 Ong	D00 2021	/0 Ong
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	54	51		48		42	-12.5	45	
Vendor On-Line Service Bureau	44	43		45		42	6.7	45	7.1 -4.2
CU Developed In-House System	0			0		0		0	-4.2 N/A
Other	5	_		4		4		N/A	IN/F
Ottlet	5	5	0.0	4	-20.0	4	0.0	N/A	
Electronic Financial Services									
	81	70	2.7	78	0.0	77	4.0	NI/A	
Home Banking Via Internet Website Audio Response/Phone Based		78				77	-1.3	N/A	
	56	56		55		54	-1.8	N/A	
Automatic Teller Machine (ATM) Kiosk	74			74		73	-1.4	N/A	
Mobile Banking	5			7		7	0.0	N/A	
	53	55		59		59	0.0	N/A	l
Other	4	6	50.0	6	0.0	6	0.0	N/A	
Services Offered Electronically	42	42	0.0	43	2.4	40	0.0	44	0.6
Member Application						43	0.0	44	2.3
New Loan	49	50		49		50	2.0	50	0.0
Account Balance Inquiry	81	78		79		78	-1.3	N/A	
Share Draft Orders	62	60	_	59		58	-1.7	N/A	
New Share Account	25			27	-	29	7.4	30	3.4
Loan Payments	75	73		72		72	0.0	71	-1.4
Account Aggregation	17	18		17	-5.6	16	-5.9	14	-12.5
Internet Access Services	33			34		34	0.0	N/A	
e-Statements	74	73		71	-2.7	70	-1.4	69	-1.4
External Account Transfers	31	35		35		37	5.7	39	5.4
View Account History	81	78		78		77	-1.3	N/A	⊢—
Merchandise Purchase	6			3		3		N/A	
Merchant Processing Services	6			9		8		8	0.0
Remote Deposit Capture	35			46		50		52	4.0
Share Account Transfers	79			77	_	76	-1.3	N/A	
Bill Payment	66			63		63	0.0	60	-4.8
Download Account History	72	69		67		66		65	-1.5
Electronic Cash	5			5		5		N/A	
Electronic Signature Authentication/Certification	25			34		35	2.9	39	11.4
Mobile Payments	26	31	19.2	34	9.7	38	11.8	40	5.3
Type of World Wide Website Address									
Informational	9			7		6	-	N/A	
Interactive	2			1		1	0.0	N/A	
Transactional	79	77				75	-1.3	N/A	
Number of Members That Use Transactional Website	730,252	800,402		867,475		947,660	9.2	N/A	├
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	N/A	——
Type(s) of services offered:									
Informational Website	0		+	0		0		52	N/A
Mobile Application	0	_		0		0		46	N/A
Online Banking	0	0	N/A	0	N/A	0	N/A	50	N/A
Type of Website Planned for Future		1							
Informational	0			0		0		N/A	
Interactive	0	_		0		0		N/A	1
Transactional	0	0	N/A	0	N/A	0	N/A	N/A	
Miscellaneous									
Internet Access	100	97	-3.0	95	-2.1	93	-2.1	N/A	
						-			19.IS&7

Return to cover

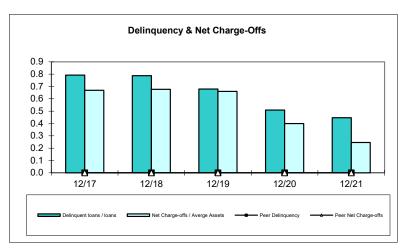
03/07/2022

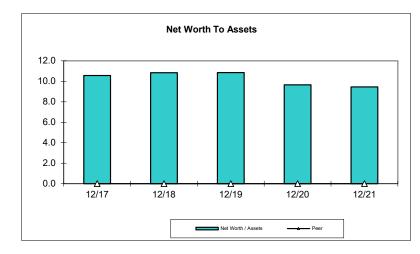
CU Name: N/A Peer Group: N/A

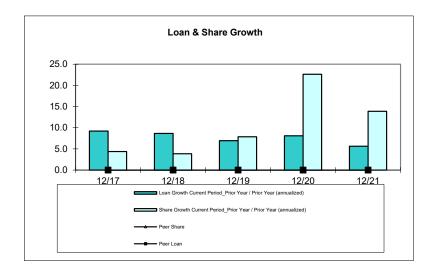
Graphs 1 For Charter: N/A Count of CU: 91 Asset Range: N/A

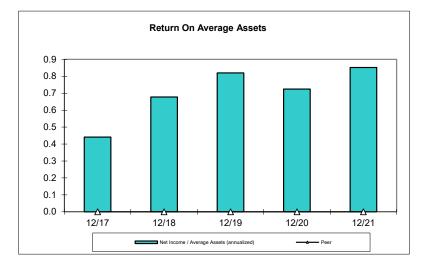
Criteria: Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included:

Count of CU in Peer Group: N/A









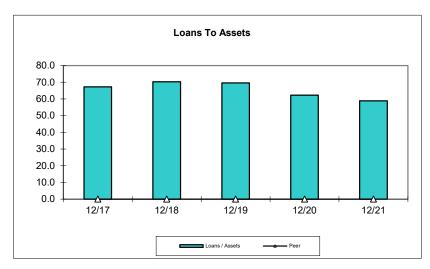
Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Graphs 2 Return to cover For Charter: N/A 03/07/2022 CU Name: N/A

Count of CU: 91 Asset Range: N/A

Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included:

Count of CU in Peer Group: N/A



Peer Group:

N/A

